

**GREGG**  
**SPEED BUILDING**



**JOHN ROBERT GREGG**



Lowrie B. Gardner

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# GREGG SPEED BUILDING

By

JOHN ROBERT GREGG, S. C. D.



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## PREFACE

In recent years there has been a noticeable change in the teaching of shorthand, brought about by the almost universal use of one system. This standardization has been beneficial, as it has permitted thousands of shorthand teachers to concentrate wholly on the problems of better methods, better texts, and higher achievement standards. As a result, there has been a decided upward trend in methods and achievements. Incidentally, this standardization has enabled our organization to establish and support a research department for the gathering of pedagogic data and material for use in the preparation of more scientific and authoritative shorthand texts. The value of this research was evidenced in the publication, in 1929, of the Anniversary Editions of the Gregg Shorthand Manual, "Gregg Speed Studies," and "Progressive Exercises in Gregg Shorthand."

The arrangement of the subject matter of these three theory books is governed by word frequency according to the Horn Study. This scientific organization of teaching material has brought about a marked improvement in the teaching of elementary shorthand. In a very brief time the teacher is now able to build a useful shorthand vocabulary and put his students' shorthand-writing skill to practical use.

From our correspondence with thousands of advanced shorthand teachers, and from our daily inspection of teaching methods in the advanced shorthand classrooms of almost every town and city in the United States, we came to the conclusion that there is a real need for an advanced shorthand text constructed on scientific principles to complete the plan that has proved so successful in the elementary classes using the "Three Red Books," as the three basic books are familiarly known.

Before the manuscript for "Gregg Speed Building" was started, the pedagogic problem involved in increasing the elementary student's shorthand-writing speed from approximately 60 words to 120 words a minute was analyzed into its individual speed-building factors. The content, and especially the teaching plan, of the usual type of dictation book were examined critically to see in what manner they contributed to the building of shorthand speed. It was clearly evident, when judged by modern pedagogic standards, that the customary type of advanced

dictation book with which we are familiar falls short of fulfilling the functions of an advanced shorthand text, scientifically planned to carry on the logical development of our present elementary texts.

“Gregg Speed Building” is far more than a dictation book. It is, we believe, the first advanced shorthand text in which every paragraph of content has been scientifically prepared to perform a definite purpose in the building of shorthand speed. The plan need not be described in detail here, as it is fully outlined in the first chapter of the text.

We desire to make grateful acknowledgment to the many teachers whose practical suggestions have been of great assistance to us in the preparation of this text. In particular, we desire to acknowledge the contributions in the form of letters and articles received from the following firms: N. W. Ayer & Son; Ford Motor Company; The American Bankers Association; The Bankers Publishing Company; Boulton, Pierce and Company; Forbes & Company; The Thrift Foundation; The Williams & Wilkins Company; New York Life Insurance Company; Bankers National Life Insurance Company; Union Central Life Insurance Company; Postage & The Mailbag; Printers’ Ink; and The University Society.

Also we wish to thank Miss Anna Pollmann, Mr. Charles L. Swem, Mr. Albert Schneider, and Mr. Martin J. Dupraw for the specimen pages of shorthand notes and illustrations of correct writing positions that they have contributed. The achievements of these eminent writers will be an inspiration to thousands of shorthand students to continue their study of shorthand until they, too, have reached the highest goal in this great profession.

We desire to make special acknowledgment of the great assistance given us by the head of our Research Department, Mr. Clyde Insley Blanchard, in the arrangement, compilation, and editing of this book.

THE GREGG PUBLISHING COMPANY.



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# GREGG SPEED BUILDING

## THE BUILDING OF SHORTHAND SPEED

The student who has completed his elementary shorthand course according to present-day methods of instruction has not only studied the theory principles as set forth in the Gregg Shorthand Manual, but he has also acquired a writing speed of from 60 to 80 words a minute. He has laid an excellent foundation for his advanced course by the constant application of his theory principles from the first lesson through the writing and transcribing of graded material, such as is found in the companion text to the Manual, "Gregg Speed Studies."

In the Introduction to "Gregg Speed Studies," the basic principles and practices in the acquisition of shorthand speed are treated in considerable detail, and the student of advanced shorthand should re-read that Introduction before proceeding further with his advanced training. The main points stated in that article have been reprinted in

this text and will be found in several of the assignments under the heading of "Speed Pointers" (see pages 19, 22, 26, and 29).

The speed-building plan that governs the organization of the content of this text is based mainly on one principle, which may be stated as follows:\*

In the attaining of a shorthand-writing speed of 120 words a minute, the advanced student does not need to give first thought to training his hand to write faster. The task of acquiring a writing speed of 120 words a minute is primarily a mental task. One cannot write shorthand faster than one can think shorthand. When taking dictation, the student must realize that his hand is continually waiting for the correct instructions from the mind. The reason that the average student cannot take dictation faster than 60 words a minute at the beginning of his advanced course is that he cannot

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\*The Teacher's Handbook to "Gregg Speed Building" contains a more detailed explanation of the plan of the text, together with helpful suggestions for the presentation of each assignment.



think shorthand faster than 60 words a minute. His hand has enough skill to write shorthand outlines at the rate of 120 words a minute.

This writing skill has been acquired through longhand penmanship drills and years of writing longhand, supplemented by the shorthand penmanship training received in the elementary course. His present training, therefore, to increase his shorthand speed should be the type of training that will perfect his *knowledge of shorthand theory* and give him the opportunity to apply every theory principle over and over again to an ever-increasing vocabulary. This application has been ideally provided for in this text by means of daily assignments of controlled dictation material covering a wide range of subjects.

An explanation of the organization of the subject matter and the various types of assignments given in this text and the objective that each should accomplish will be of assistance in the preparation of these assignments.

*Sections.* The book is divided into 16 sections, each section consisting of 5 assignments.

*Assignments.* There are 80 as-

signments in the text, 5 to each of the 16 sections.

*Speed Builders.* In each assignment there is a group of letters, or an article, counted for dictation. These groups of dictation material are called "Speed Builders." The length of dictation of these speed builders is approximately five minutes. Some are a little shorter and some a little longer, depending upon the speed at which they may be dictated.

*Sustained Dictation.* It is quite important that the major portion of the daily "takes" be sustained over a period of four or five minutes. A sustained dictation has the following advantages:

1. The student's memory is of little aid to him in transcribing his notes. He learns to write "self-reading" outlines.
2. The student writes 60 seconds of shorthand for every 60 seconds of dictation. When he takes dictation for just a minute or two, he rarely writes all the matter dictated within the time allotted.
3. His power of concentration is developed. Shorthand writers must be able to concentrate to a very high degree while they are taking dictation.
4. He overcomes mental fatigue. Manual fatigue is caused by a

sympathetic reaction of the writing muscles to the mental strain. Once mental strain is eliminated, the student will experience no manual fatigue when writing at 120 words a minute for five minutes.

*Speed-Building Drills.* In order that the student's knowledge of theory principles may be increased in the most practical way possible, a series of theory review drills is given in the first assignment of each section. Each drill starts with the shorthand outline of a word that is contained in the dictation material of that assignment. A brief statement of the theory principle governing the writing of the word is given, and a list of similar words written in shorthand completes the drill (see page 18). Through these motivated drills, the student will have reviewed all the theory principles several times by the time he has finished the book, and at the same time he will have greatly increased his shorthand vocabulary of useful words.

*Phrase Drills.* The third assignment of each of the first seven sections of the book includes a series of phrase drills reviewing all the phrasing principles thoroughly (see page 26). The first phrase, and often many other phrases, in each drill are used in the dictation ma-

terial of the section in which the drill occurs. Immediately following the phrase drills is a page plate of shorthand, consisting of specially prepared phrase letters, for intensive phrasing practice (see page 27).

*Brief-Form Speed Letters.* At the beginning of most of the assignments will be found a group of short, easy letters headed "Brief-Form Speed Letters" (see page 20). The purpose of these letters is twofold:

1. They furnish a quick method of automatizing the writing of the brief forms and brief-form phrases.
2. They serve as a warming-up dictation drill preliminary to the regular five-minute dictation of the Speed Builder that follows. A warming-up exercise is as helpful to the shorthand writer as to the athlete.

*Vocabulary Previews.* In accordance with the principle that a student cannot write shorthand faster than he can think shorthand, a shorthand vocabulary of all doubtful words and phrases in each Speed Builder has been prepared. This vocabulary has been placed at the head of the Speed Builder so that it may be practiced *before the material is dictated* (see page 21). Adherence to this plan will almost

eliminate the writing of incorrect outlines. The student who writes a new word correctly the first time is much more likely to write it correctly thereafter than is the student who writes a new word incorrectly the first time and then is forced to correct it.

*Vocabulary Analysis.* From the standpoint of shorthand difficulty, the average dictation material is made up of two classes of words—short, simple words, most of which are brief forms; and all other words. It is this second group of words that keeps the speed of the learner at a low rate until he has had sufficient training in the application of the word-building principles to enable him to write any new word with the minimum hesitation.

Fortunately, the average business letter or the non-technical article does not contain many words that are difficult for the beginner to write in shorthand. As proof of this statement, the vocabulary content of several of the letters in this book has been analyzed. The first analysis will be found on page 17. This analysis of the vocabulary of Speed Builder 1 shows that, although there are 189 actual words in the letter, 81 of the words are duplicates, leaving only 108

different words. Of these 108 words, 88 are short, simple words of high frequency—mostly brief forms. Subtracting these from the 108 different words, the student finds only 20 words left that may need special practice—hardly more than one-tenth of the letter. This sort of analysis of dictation material is very helpful to the student, as it enables him to center his efforts immediately upon that portion of his assignment that needs the most study. It also encourages him, because it shows that the problem involved in raising his speed on the letter is a simple one, easily solved by a few intensive drills.

*Vocational Dictation.* The dictation material in the first seven sections of the book is of a general nature. Beginning with Section 8, each section is devoted to an important vocation. Section 8, for example, contains dictation material on the advertising, publishing, and printing business; Section 9, on the automotive industry; Section 10, on the aviation industry, etc. (see pages 129 and 143).

*Word Studies.* It is essential that the shorthand writer be thoroughly familiar with the spelling, pronunciation, and use of the words he has to write in shorthand. As an

aid to him in this respect, a Word-Study Drill is given at the beginning of each section. In the first few sections the word study is confined to a Spelling-Improvement Drill on the difficult words used in the dictation material (see page 19). Beginning with Section 8, this drill is enlarged to include definitions, since many of the terms used in Sections 8 to 16 are of a technical nature (see page 112).

*Speed Pointers.* Helpful speed pointers are given in many of the assignments. A full explanation of the purpose of these pointers will be found on page 19.

*Speed-Progression Tests.* A complete description of these unique and interesting tests will be found on page 43.

*Transcription Studies.* A complete description of these studies will be found on page 56.

*Names and Addresses.* Names and addresses for the letters given in this text will be found in the Appendix. This list may be used for many valuable filing and other office assignments in addition to its use in transcribing the letters.

*Model Letter Forms.* Three model letter forms are reproduced

in the Appendix. These three models are but a few of the many forms in use in business offices and suggest the desirability of transcribing every letter on an actual letterhead in order to receive the necessary training in setting up letters according to the various forms in use.

*Standard Word Count.* Most shorthand students are familiar with the five-stroke word used in measuring typing speed. A student, for example, who types 1,500 strokes in 6 minutes types a total of 300 standard words at the rate of 50 standard words a minute. This idea of a standard-length word has been extended to shorthand. Research has shown that the average length of the dictated word is approximately 1.4 syllables. This average length has been adopted for the standard shorthand word, and the dictation material in this book has been counted according to standard words rather than actual words. A letter, for example, that has 140 syllables has 100 standard words. A superior figure has been placed after every group of 20 standard words (28 syllables). A letter 400 words long has 20 superior figures, one for each group of 20 words.\*

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\*The Teacher's Handbook to "Gregg Speed Building" contains a helpful table for the use of dictators.

A treatment of shorthand speed building would not be complete without quoting a few passages from "The Factors of Shorthand Speed," by David Wolfe Brown. This book has long been regarded as a shorthand classic and is full of practical aids and suggestions from the pen of a former official reporter in the United States House of Representatives. The following quotations are from his book.

### Speed Practice\*

Speed, or at least the semblance of speed, may be purchased at too high a price. The student entering upon speed practice should determine that he will not sacrifice in the pursuit of speed other desirable things, without which mere speed will be of little value. As has been well said by an accomplished and most instructive writer, "It is a misfortune to a shorthand writer when speed is attained apart from other excellencies. Its acquisition ought to progress simultaneously with the development of other powers. A whole phalanx of excellencies should advance together. Accuracy of form, a good, smooth method of writing, facility in reading notes, the ability to transcribe

notes neatly with scrupulous fidelity, the capacity, when pressed beyond one's speed, to catch the sense and record it at the possible risk of losing a few words, or possibly some fine phrases—these and many other accomplishments should advance abreast.

### Keep On†

In writing from dictation, it should be an invariable rule never to allow one's self to pause when a difficult or doubtful word or phrase is encountered. It should be understood that whenever the rate of dictation (whatever it may be) has been settled, the reader shall mercilessly proceed at that rate and shall be no more indulgent of the writer's occasional slowness than an actual speaker would be. Nothing can more surely lead to "a sluggish mental process" or more surely delay the acquisition of speed than for the writer to indulge the habit of pausing and pondering upon every uncommon word, or, what is still worse, suspending the dictation in order that his doubts as to an outline may be settled by reference to a dictionary or a textbook. "Keep on" should be the inflexible rule for writer

\*The shorthand key to this article, written by Mr. Martin J. Dupraw, will be found on page 8.

†The shorthand key to this article, written by Mr. Charles L. Swem, will be found on page 11.

and reader. If the preparatory discipline has been followed, the writer should be able to get down the difficult word somehow, without making a break; and if not, better a hundred times that there should be an absolute hiatus in his notes than that he should be humored by allowing him to pause and ponder.

### **Fatigue As a Schoolmaster\***

There seems to be particular benefit to the young stenographer from writing up to and past the point of muscular fatigue. Shorthand writing long continued at a single sitting, with no let-up when the writer has become thoroughly weary, appears to limber the writing machinery as nothing else will. There are reasons why this should be so.

Whatever people undertake to do involving muscular exertion, such as walking and swimming, is at first performed with an excess of effort. In this excess of effort, there is needless expenditure of mind and muscle. The surplus beyond what the act requires is wasted. Where rapidity is an object, this waste of effort and strength holds us back.

Almost every shorthand writer in his early practice throws into his work too much muscular effort—much more than the act of writing requires. He works under intense mental strain, with eager determination to keep up if he can; and this mental strain engenders by sympathy a muscular strain. This can be seen in the set expression on the face, and the tightness with which the pen is grasped.

For surplus of effort, the writer should substitute economy of effort; and for muscular tension, he needs to substitute muscular relaxation.—*David Wolfe Brown.*

### **“Self-Reading” Shorthand†**

Reading is the be-all and end-all in shorthand. For what shall it profit the stenographer to get the whole dictation down and lose out on the reading? Or what won't a writer give sometimes in exchange for the ability to read some single illegible outline?

Would you learn the secret of easy and accurate reading? Read. Would you be a rapid writer? Read. Would you master the secret of legibility? Read.

(Continued on page 16)

\*The shorthand key to this article, written by Miss Anna Pollmann, will be found on page 13.

†The shorthand key to this article, written by Mr. Louis A. Leslie, will be found on page 15.



## "Speed Practice"

E c n l , n , V f y  
 - - o . c - , n - b E  
 w v l p e o y s h .  
 E r f " n l - V y  
 - - e l - 9 f b d k  
 . q - - - y e " n . y  
 n . l r a s E , o b e r  
 e p - 1 o y q a s e o  
 R w b . i d e y .  
 e p v d n - o b u l  
 - - - - - - - - -  
 - - - - - - - - -  
 o n y k - p o e b n  
 E n g ( n . ) w i s b e .  
 n . b n l - b - d  
 4 = 9 ) - - - - - "

Martin J. Dupraw



*Courtesy of Saul H. Kirschenbaum*

### **MARTIN J. DUPRAW**

#### **WORLD'S CHAMPION SHORTHAND WRITER**

At the age of nineteen, Mr. Dupraw won the World's Shorthand Championship, in 1925. By repeating his victories in 1926 and 1927, he won permanent possession of the World's Championship Trophy. He also won the New York State Championship three years in succession, and the Toledo, Ohio, Bar Association Trophy in 1926. This photograph shows Mr. Dupraw taking testimony in the New York State Supreme Court, Westchester County.



### CHARLES L. SWEM

WORLD'S CHAMPION SHORTHAND WRITER IN 1923-24

At the age of twenty, Mr. Swem was appointed personal stenographer and official reporter to President Woodrow Wilson, which position he held for eight years. He won the World's Shorthand Championship in 1923 and again in 1924. He is now Official Reporter, New York State Supreme Court.







**ANNA POLLMANN**  
**SUPREME COURT REPORTER**

In 1926, Miss Pollmann was appointed reporter of the Federal Grand Jury for the Southern District of New York, which position she held for five years. In 1931, she was appointed Official Reporter, New York State Supreme Court, the first woman to hold this position.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100. 101. 102. 103. 104. 105. 106. 107. 108. 109. 110. 111. 112. 113. 114. 115. 116. 117. 118. 119. 120. 121. 122. 123. 124. 125. 126. 127. 128. 129. 130. 131. 132. 133. 134. 135. 136. 137. 138. 139. 140. 141. 142. 143. 144. 145. 146. 147. 148. 149. 150. 151. 152. 153. 154. 155. 156. 157. 158. 159. 160. 161. 162. 163. 164. 165. 166. 167. 168. 169. 170. 171. 172. 173. 174. 175. 176. 177. 178. 179. 180. 181. 182. 183. 184. 185. 186. 187. 188. 189. 190. 191. 192. 193. 194. 195. 196. 197. 198. 199. 200. 201. 202. 203. 204. 205. 206. 207. 208. 209. 210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236. 237. 238. 239. 240. 241. 242. 243. 244. 245. 246. 247. 248. 249. 250. 251. 252. 253. 254. 255. 256. 257. 258. 259. 260. 261. 262. 263. 264. 265. 266. 267. 268. 269. 270. 271. 272. 273. 274. 275. 276. 277. 278. 279. 280. 281. 282. 283. 284. 285. 286. 287. 288. 289. 290. 291. 292. 293. 294. 295. 296. 297. 298. 299. 300. 301. 302. 303. 304. 305. 306. 307. 308. 309. 310. 311. 312. 313. 314. 315. 316. 317. 318. 319. 320. 321. 322. 323. 324. 325. 326. 327. 328. 329. 330. 331. 332. 333. 334. 335. 336. 337. 338. 339. 340. 341. 342. 343. 344. 345. 346. 347. 348. 349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371. 372. 373. 374. 375. 376. 377. 378. 379. 380. 381. 382. 383. 384. 385. 386. 387. 388. 389. 390. 391. 392. 393. 394. 395. 396. 397. 398. 399. 400. 401. 402. 403. 404. 405. 406. 407. 408. 409. 410. 411. 412. 413. 414. 415. 416. 417. 418. 419. 420. 421. 422. 423. 424. 425. 426. 427. 428. 429. 430. 431. 432. 433. 434. 435. 436. 437. 438. 439. 440. 441. 442. 443. 444. 445. 446. 447. 448. 449. 450. 451. 452. 453. 454. 455. 456. 457. 458. 459. 460. 461. 462. 463. 464. 465. 466. 467. 468. 469. 470. 471. 472. 473. 474. 475. 476. 477. 478. 479. 480. 481. 482. 483. 484. 485. 486. 487. 488. 489. 490. 491. 492. 493. 494. 495. 496. 497. 498. 499. 500. 501. 502. 503. 504. 505. 506. 507. 508. 509. 510. 511. 512. 513. 514. 515. 516. 517. 518. 519. 520. 521. 522. 523. 524. 525. 526. 527. 528. 529. 530. 531. 532. 533. 534. 535. 536. 537. 538. 539. 540. 541. 542. 543. 544. 545. 546. 547. 548. 549. 550. 551. 552. 553. 554. 555. 556. 557. 558. 559. 560. 561. 562. 563. 564. 565. 566. 567. 568. 569. 570. 571. 572. 573. 574. 575. 576. 577. 578. 579. 580. 581. 582. 583. 584. 585. 586. 587. 588. 589. 590. 591. 592. 593. 594. 595. 596. 597. 598. 599. 600. 601. 602. 603. 604. 605. 606. 607. 608. 609. 610. 611. 612. 613. 614. 615. 616. 617. 618. 619. 620. 621. 622. 623. 624. 625. 626. 627. 628. 629. 630. 631. 632. 633. 634. 635. 636. 637. 638. 639. 640. 641. 642. 643. 644. 645. 646. 647. 648. 649. 650. 651. 652. 653. 654. 655. 656. 657. 658. 659. 660. 661. 662. 663. 664. 665. 666. 667. 668. 669. 670. 671. 672. 673. 674. 675. 676. 677. 678. 679. 680. 681. 682. 683. 684. 685. 686. 687. 688. 689. 690. 691. 692. 693. 694. 695. 696. 697. 698. 699. 700. 701. 702. 703. 704. 705. 706. 707. 708. 709. 710. 711. 712. 713. 714. 715. 716. 717. 718. 719. 720. 721. 722. 723. 724. 725. 726. 727. 728. 729. 730. 731. 732. 733. 734. 735. 736. 737. 738. 739. 740. 741. 742. 743. 744. 745. 746. 747. 748. 749. 750. 751. 752. 753. 754. 755. 756. 757. 758. 759. 760. 761. 762. 763. 764. 765. 766. 767. 768. 769. 770. 771. 772. 773. 774. 775. 776. 777. 778. 779. 780. 781. 782. 783. 784. 785. 786. 787. 788. 789. 790. 791. 792. 793. 794. 795. 796. 797. 798. 799. 800. 801. 802. 803. 804. 805. 806. 807. 808. 809. 810. 811. 812. 813. 814. 815. 816. 817. 818. 819. 820. 821. 822. 823. 824. 825. 826. 827. 828. 829. 830. 831. 832. 833. 834. 835. 836. 837. 838. 839. 840.

See page 7 for type key to this plate.



*Harris and Ewing*

### ALBERT SCHNEIDER

WORLD'S CHAMPION SHORTHAND WRITER IN 1921

At the age of nineteen, Mr. Schneider won the World's Shorthand Championship, in 1921. Through a competitive examination he received an appointment on the shorthand reporting staff of the Congress of the United States, which position he now holds.





**"Self-Reading" Shorthand***(Continued from page 7)*

How can reading increase speed in writing? I will tell you.

Write a given task twenty times in succession. At the end of the twentieth time you will write it faster, but you will not write it so well. On the other hand, write the task once and note your speed; then read the notes twenty times

and write it once more, again noting your speed.

Although you have not touched pen to paper, yet you will find your speed increased. Why is this? Your critical faculties have improved by the reading; you learn and correct your faults, and in the course of time you will acquire a style which is "self-reading" shorthand.—*W. E. McDermut.*

## SECTION 1

### ASSIGNMENT 1

#### Speed Builder 1

1. Dear Mr. Ames: This pencil was ours. In fact, our name is on it.

It is now yours, however; second-hand in a<sup>1</sup> way, but it may prove useful nevertheless.

This is the first thing we hope you will do: Get out your jack-knife, sharpen<sup>2</sup> the pencil, and jot down on the back of this letter the names of some of your neighbors who sell cream at some time during<sup>3</sup> the year. The first name you write really pays us for the pencil. Each additional name will be simply a<sup>4</sup> favor to us; but we feel sure that you won't mind, will you? We shouldn't. And so if we can ever do you a favor,<sup>5</sup> just call upon us.

We want to tell your neighbors about "The Jacksonville Way." Of course, we shall not mention your<sup>6</sup> name in writing them; however, if you care to tell them that you sent their names, we shall be glad to have you do so.<sup>7</sup>

So please sharpen the pencil and "get busy." We are further assisting you by enclosing an envelope, all<sup>8</sup> stamped and addressed. We want your early reply! Hopefully yours, (171)

#### VOCABULARY ANALYSIS OF LETTER 1

|  |     |
|--|-----|
| Number of actual words.....                | 189 |
| Deduct number of duplicates.....           | 81  |
| <hr/>                                      |     |
| Number of different words .....            | 108 |
| Deduct number of high-frequency words..... | 88  |
| <hr/>                                      |     |
| Number of words for special practice..     | 20  |

#### Speed-Building Drills

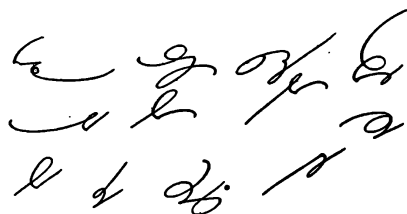
Eight of the words in the preceding letter have been selected for special speed-building drills. From the twenty words requiring special practice as shown in the foregoing analysis, eight have been selected as the basis for the following eight speed-building drills, the first word in each drill being one

of the eight words selected. The theory principles involved in writing these words and the corresponding paragraph numbers of the Gregg Shorthand Manual are given here so that you may refresh your memory by a quick, concentrated review.

By this speed-building plan your grasp of each theory principle will be strengthened and your shorthand speed rapidly increased.

Look at each outline in these drills until its correct form is indelibly photographed on your mind. Then practice each outline until the instructions from your brain to your hand are so familiar that your hand writes the correct outline the instant you hear the word dictated.

2. *Drill on Paragraph 51.* Between strokes, when the circle precedes *s*, write the *s* with the preceding consonant; where the circle follows *s*, write the *s* with the following consonant:

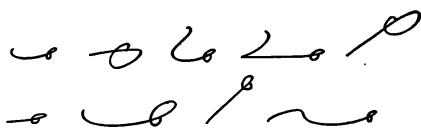


3. *Drill on Paragraph 83.* A change is made in the manner of

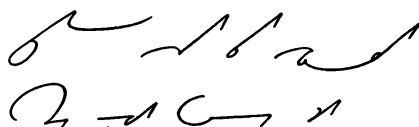
adding *s* to express the plural of some brief forms ending in a circle:



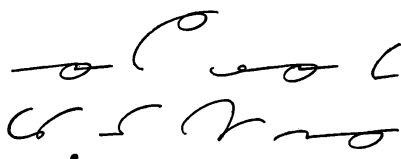
4. *Drill on Paragraph 82.* After a circle vowel, *ly* is written on the opposite side from the vowel:



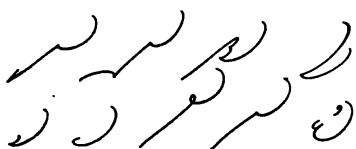
5. *Drill on Paragraph 199.* The vowel is omitted in the terminations *tition*, *tation*, *dition*, *dation*, *nition*, *nation*, *mission*, *mation*:



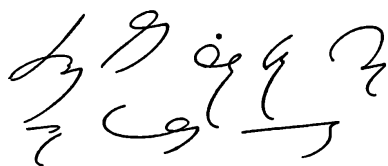
6. *Drill on Paragraph 178.* When slightly enunciated, *d* may be omitted at the end of a word:



7. *Drill on Paragraph 149.* The *ent* blend is used in *wasn't*, *isn't*, etc. (see note at foot of paragraph):

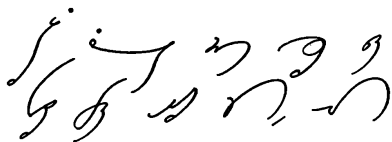


8. *Drill on Paragraph 241.* The terminations *ville, burg, field, port*, may generally be expressed by the first letter:



9. *Drill on Paragraphs 170, 80.* The suffixes *ful* and *ify* are expressed by *f*.

The suffix *ly* is expressed by the small circle:



10. *Spelling-Improvement Drill.* The stenographer who transcribes without having to stop to consult the dictionary for the spelling of that type of word appropriately called a "spelling demon" is a superior stenographer, drawing a higher salary than the average and receiving rapid promotion.

One of your objectives, therefore, in the mastery of each dictation assignment in this text should be accuracy in spelling. A successful method of mastering the spelling difficulty of a word is to type it ten times.

The following list of spelling demons has been selected from the dictation material in this section:

|             |            |           |
|-------------|------------|-----------|
| really      | recommend  | planning  |
| writing     | appreciate | sincerely |
| accede      | coming     | traffic   |
| deceit      | ninety     | receipt   |
| merely      | drought    | excessive |
| convenience | maintain   | absence   |
| business    | surprising | proceeds  |
| benefit     | carton     | envelope  |

11. *Speed Pointer.* There is hardly another practical art in which the study of economical habits of movement and of efficient methods yields such large returns as in the technique of shorthand writing.

At the end of each assignment a practical suggestion is given, which, if followed, will aid in increasing your shorthand efficiency. The first "speed pointer" is this:

The good workman invariably demands good tools. He knows that the best work is possible only when the tools with which he must work are of high quality. Careful attention should be given, therefore, to the quality and type of ma-

terials with which you work while you are building your shorthand speed.

## ASSIGNMENT 2

The analysis of the vocabulary of the letter in the first assignment shows that 88 of the 108 different words are words of very high frequency. High-frequency words are the brief forms and the simple two- and three-letter words that are written in full as: *we, us, or, as*, etc. A similar analysis of general dictation material will show this preponderance of high-frequency words. A most important step, therefore, in speeding up your hand is to eliminate all hesitation in writing the high-frequency words.

Reporters constantly practice these frequent outlines as a warming-up exercise and as a means of maintaining perfect control of accuracy and proportion at high speed.

### Brief-Form Speed Letters

The following group of short letters will serve both as a valuable brief-form review exercise and as a two-minute warming-up fluency drill for the more difficult five-minute dictation that follows.

12. Dear Sir: We wish to sell

our stock of goods early in May. We are now taking an inventory to see how much<sup>1</sup> we have on hand. We have found that we are unable to take care of all the work ourselves and are arranging to<sup>2</sup> get more help for our special sales. We expect to close our business before the first of the year. Can you suggest a<sup>3</sup> suitable location for us in your own city, where our type of business will be profitable? Yours truly,<sup>4</sup>

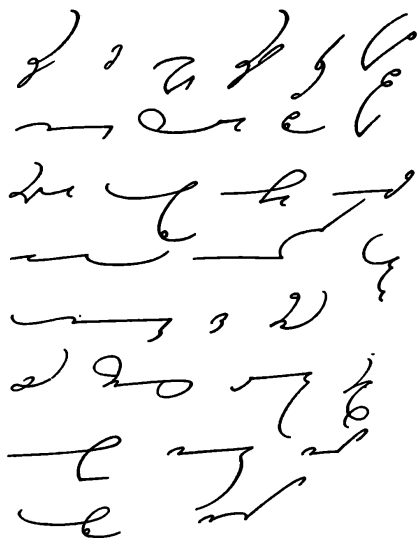
13. Dear Sir: Your attention is called to an invoice that should have been paid in June. We cannot allow it to remain<sup>5</sup> unpaid any longer. You have had plenty of time to make some arrangement to pay it. Please acknowledge this<sup>6</sup> correspondence by sending us a remittance in full before December 6. Yours truly,

14. Dear Sir: We are<sup>7</sup> experiencing considerable difficulty in producing our new line of merchandise in sufficient<sup>8</sup> quantity to fill all our orders without delay. Our new line has been well advertised in the newspapers and the<sup>9</sup> public has responded beyond our expectations by sending in orders from all parts of the country. We are<sup>10</sup> ever trying to improve the quality of our goods and our prices are always moderate. We are sure that<sup>11</sup> you will appreciate our condition

and be reasonable, as you have on other occasions. Yours truly,<sup>12</sup>  
(240)

### Speed Builder 2

#### Vocabulary Preview



15. Dear Sir: Use our display room as your showroom. Send your prospects in or bring them in yourself. Such a visit makes selling<sup>1</sup> easier for you. It gives you a wider range of fixtures to show. Your customer will usually buy<sup>2</sup> more and better fixtures after seeing the beauty and convenience of Danville products.

No competition exists<sup>3</sup> between you and us. Visitors are told that they can buy Danville products only through plumbing contrac-

tors—through<sup>4</sup> you, if they are your customers.

Danville exhibit rooms are maintained to increase your business. Let us know when your<sup>5</sup> customers are coming. If it isn't possible for them to be here during the regular office hours, we<sup>6</sup> will arrange to meet them here at their convenience. Yours very truly,

16. Dear Mr. Adams: Every once in a<sup>7</sup> while we feel that we just have to tell you how much we value your business and how glad we are to have your account<sup>8</sup> on our books. We want you to feel free to make liberal use of your credit with us by adding to your bill from<sup>9</sup> time to time as you may need other things.

Now we have a new idea that will benefit both of us:

Our<sup>10</sup> experience has shown that our good customers' friends make very good customers themselves! There must be at least one or<sup>11</sup> two among your relatives or friends who would respond to a suggestion from you that they open an account with<sup>12</sup> us. We will cheerfully pay you a commission of 6 per cent on every sale made as a result of your<sup>13</sup> recommendation. All we ask you to do is read the enclosed cards and write the names of at least two of your friends<sup>14</sup> in the blank spaces.

Your friends will thank you and we will show our appreciation by paying you for merely sending<sup>15</sup> them to us. Just see what you can do! Gratefully yours,

17. My dear Mr. Anderson: You must have seen, on recent<sup>16</sup> trips, how badly we shall need ditching machines in the coming months. The present force allowance cannot do much hand<sup>17</sup> ditching because their time is needed to keep the track in condition.

The snows and rains for the past ninety days, putting<sup>18</sup> us back to normal rainfall, are quite different from the drought of last year. I realize that our revenue<sup>19</sup> is low, but, in my opinion, it will be cheaper to maintain our track as we go along. Very truly yours,<sup>20</sup>  
(400)

18. *Speed Pointer.* The size of notebook recommended by experienced writers is 6 by 9 inches. The lines should be one-third of an inch apart, as this spacing will aid in developing a compact style of writing. The page should have a vertical ruling down the middle, dividing it into two columns, 3 inches wide. If you write in a narrow column, you eliminate the shifting of the arm from left to right. The surface of the paper should be firm and smooth, so that

a light touch may be used. The paper should be suitable for ink.

### ASSIGNMENT 3

#### Building Phrasing Skill

The third assignment of each of the first seven sections of this text is devoted to the building of phrasing skill. The assignment includes a series of speed-building phrase drills based on the phrases used in the section. Each series gives a review of a number of phrasing principles.

Following these drills is a group of specially prepared phrase letters written in shorthand. These letters may be written accurately at a speed of 120 words a minute or more after a little practice.

A famous shorthand writer, speaking of the helpfulness of phrasing, once said: "Phrases, like some good fairy, have helped me over the ground when running a hard race."

The majority of shorthand phrases consist of short, common words that join easily and naturally. Because of the frequency of their utterance, these common phrases are spoken more rapidly than the rest of the words, and unless the shorthand writer has memorized the phrase forms, these rapidly spoken groups of words



make it very difficult for him to keep up with the dictator.

*Saving Time by Phrasing.* Take, for example, the common phrase *we-have-been-able*. These four words are usually spoken twice as rapidly as any four words that would not be phrased. If the dictator is speaking at the average rate of 100 words a minute, he says these four words at approximately 200 words a minute, an increase natural on phrases. The shorthand writer who has memorized the phrase writes it with almost one



stroke of the pen, fully as fast as the speaker can say the words. You can readily see what would happen if, instead of phrasing these words, the writer had written them like this:



or even like this:



Yet the student who wrote these longer outlines without the slightest hesitation would be better off

than the student who had but half learned the correct phrase form—and, because he could not recall it instantly, hesitated in his writing of the phrase. Hesitation is usually fatal to the shorthand writer. Half-learned phrases invariably cause the writer to hesitate and to lose speed. Yet proper phrasing increases one's speed to such an extent that the writer who wishes to become proficient really has no choice in the matter. He must set himself the task of learning the common phrases till they "drop from his pen without conscious thought."

*The Structure of Phrases.* Joining words in phrases reduces the number of pen lifts. Each pen lift is equivalent to a stroke, and consumes a fraction of a second. In the phrase *we-have-been-able*, three pen lifts are saved by writing the four words together. In a day's dictation this saving of both time and effort is multiplied many fold.

A further saving is brought about through the use of certain phrases by the omission of non-essential words and the modification of form. For example, in writing the phrase *we-have-been-able*, in addition to saving three pen lifts, we also have reduced the number of strokes by modifying the forms for *been* and for *able*,

using *b* for *been* instead of *b-n*, and *a* for *able* instead of *abl*.

For the beginner, acquiring this helpful art of phrasing reduces itself to the simple task of training his hand to execute instantly each one of the common phrases given him in the Gregg Shorthand Manual and the supplementary texts.

Expert writers may take the liberty of improvising phrases while taking dictation. The beginner, however, should concern himself only with memorizing and mastering the execution of the common phrases, and, when taking dictation, he should give no thought to new phrases.

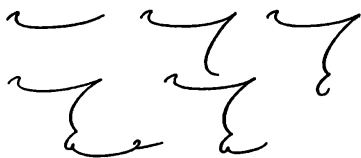
*Phrasing Helps Make Notes "Readable."* Judicious phrasing will help you to read your notes. It is easier to read a good phrase than it is to read the words separately. One reason for this is that the eye can take in two, three, or even more words in a phrase at a glance, and the words are read with but one effort instead of several, as would be the case were the words written separately.

Another reason for the increased legibility resulting from proper phrasing is the fact that the words usually present a more distinctive outline when phrased, due not only to the ability to understand a

group of closely associated words as a unit, but to the greater executional facility secured by joining the words. For example, the phrase *would-be-glad*, when written at no matter how great a speed, is always more legible than the separate words would be if written without joining, because it is easier to maintain the correct form and proportion of the characters when joined than when written with a pen lift after each word. Moreover, if one of the characters in the phrase should become distorted, the other characters joined to it would be a help in reading the phrase, while if each character is written alone this help is not available.

*One-Piece Phrases.* In practicing a short, common phrase, remember that it should be written as if it were only one character. Thinking of each separate word in the phrase will cause a stop at the end of each word, and facility in execution will thus be lost.

In learning the longer phrases, however, it is sometimes helpful to separate them into smaller units, practicing the first part of the phrase, then adding a little more to it until the whole phrase can be written without a stop. The following illustration will make this clear.



**Four Rules for Phrasing.** There are four general rules governing the formation of every phrase. These rules are:

*a.* At first, *short and common words* only should be joined. It is only in exceptional cases that phrases containing long or unusual words are worth while. Phrases requiring much mental effort to recall or much manual skill to execute are a hindrance instead of a help.

*b.* The words joined should *make good sense* when standing alone. As an example, if you have the group of words, "If you fail to pay it by the end of this month," it would be a violation of this rule to join *fail-to*, *it-by*, and *end-of*. These do not make sense when standing alone. They are not naturally phrased by the speaker. He would phrase *to-pay*, *by-the*, and *of-this-month*.

*c.* The outlines for the words composing the phrase should *join easily*. To illustrate, the phrase *and-will* is a good one because of the ease in joining, but the phrase *and-go* is a poor one, because the

joining is difficult to execute with accuracy.

*d.* Phrases that carry the hand away from the line of writing or that are very long should be avoided, as they tend to break the rhythm of the writing.

The hand and the mind of the shorthand writer become accustomed to a rhythm and an evenness in the writing that is essential to speed. Anything that disturbs this rhythm reduces the speed of the writer. When the writing of any one form requires more than the average number of motions or efforts, as in writing a very long phrase, the rhythm is definitely destroyed for the moment and the writer loses valuable time in getting back in step.

*A good phrase must, therefore, be one that is made up of common words, naturally associated, easily joined, and short.*

**Mastering the Common Phrase Groups.** Most of the common phrases fall naturally into four large groups:

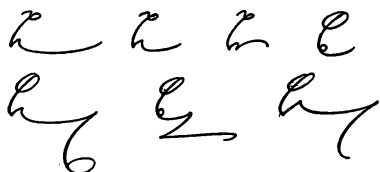
*a.* Pronouns joined to verbs, such as *I-am*, *we-are*.

*b.* Prepositional phrases and infinitives, such as *to-the*, *to-go*.

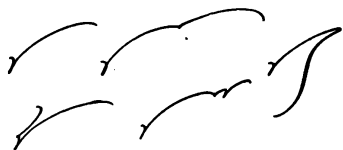
*c.* Phrases in which non-essential words are omitted, as in *one-of-the*, *more-and-more*.

d. Modified forms, such as *we-have-been-able, as-a-matter-of-fact.*

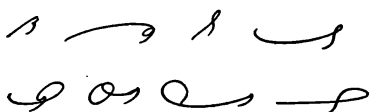
19. Drill on Paragraph 171.



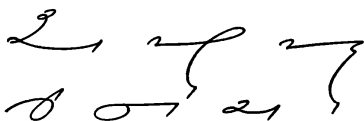
20. Drill on Paragraph 224.



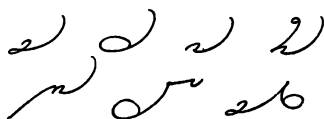
21. Drill on Paragraph 222.



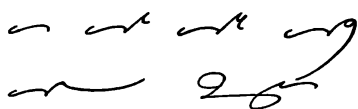
22. Drill on Paragraph 171.



23. Drill on Paragraph 171.



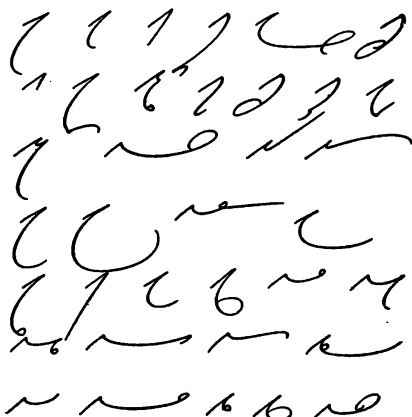
24. Drill on Paragraph 224.



25. Drill on Paragraph 171.



26. Drill on Paragraph 84.



27. *Speed Pointer.* Immature writers do themselves great harm by premature attempts to originate phrases. The phrasing habit consists in the writing of familiar phrases with the greatest rapidity—not the invention of phrases on the spur of the moment.

## Speed Builder 3

28. U n y . r " o v '   
 h e z q r b d w ) n   
 o v , ~ ) k l m , i n o   
 h i w y z t y o o v d

29. / b z . l b . n u - q ,   
 b c h w , ( - u y s d   
 c n l b n . l b . p u s   
 o o o o o o o o - u y s   
 s b - l b a , o b o ( o ) .   
 d o o n l ) q i c n n .   
 o v , 2 q u i m h d

30. / y . l l n o r   
 u ) r y o q s c n o   
 n y ( 2 b y t h i o   
 n n b o o p l m i l   
 p r e b o n ) , 2 n d o l   
 ( n o ) q o n t ( b l



correct, or if you desire to change this limit at any time, we shall be glad to discuss the matter with<sup>5</sup> you.

You will in return, we know, be willing to help us maintain a credit policy that will prove helpful to<sup>6</sup> all our customers. Our regular terms call for payment by the tenth of the month following the date of the purchase.<sup>7</sup>

We hope that our dealings may be mutually pleasant and profitable. Yours very truly,

35. Dear Friend:<sup>8</sup> Many of the folks to whom I sent that delicious shad roe and bacon have said, like Oliver Twist, "I want some more."<sup>9</sup> This isn't surprising, as the combination of our fresh-tasting shad roe and real hickory-smoked bacon is<sup>10</sup> hard to beat. But with the coming of warm weather I shall no longer be able to offer the bacon with the<sup>11</sup> roe.

This, then, is your last opportunity to secure some of the shad roe and bacon before it is too late.<sup>12</sup> During the month of April I will send you free a 2-pound carton of fancy, country-cured bacon with each<sup>13</sup> dozen cans of shad roe ordered. After May 1 no more bacon will be available.

The shad roe is so well packed<sup>14</sup> that it keeps perfectly, no matter what the season or weather. You

can have it on the shelf, ready to prepare<sup>15</sup> at an instant's notice. When planning a luncheon or a light dinner, you will find that it will come in handy, time<sup>16</sup> and again.

Here is one of those cases where prompt action pays. I am enclosing a card, all ready to drop in<sup>17</sup> the mail after you have signed it. This will bring you a dozen tins of this tasty, appetizing shad roe and a<sup>18</sup> 2-pound carton of wonderful bacon, to give the dish that never-to-be-forgotten taste. Hadn't you better<sup>19</sup> get the card right back to me now, so as to be sure of enjoying this treat? Remember, this offer is good only<sup>20</sup> during April. Yours sincerely, (406)

36. *Speed Pointer*. It is the opinion of the most experienced and fastest shorthand writers that the pen is preferable to the pencil. On page 54 you will find several reasons in favor of the pen.

The pen should have a fairly fine but smooth point. The fountain pen has so many advantages that it is recommended in all cases.

If a pencil is used, supply yourself with several well-sharpened ones. Notes made with a dull pencil are very difficult to read, and the point often breaks at the critical moment.

## ASSIGNMENT 5

### Brief-Form Speed Letters

37. Dear Sir: I received your order and will give the matter all my time. This order will also be acknowledged by<sup>1</sup>our stock room. In reference to further inquiries from you concerning delivery, I believe it is<sup>2</sup> possible for us to have several of your other shipments sent to you before you give us the next ones. As you<sup>3</sup> requested, these goods will be insured and sent by express. I shall be glad if you will communicate with me by<sup>4</sup> wire when you receive this order. Very sincerely yours,

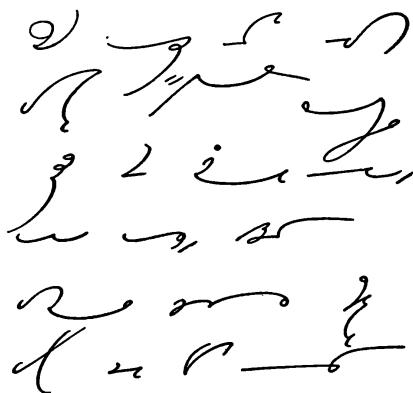
38. Gentlemen: This letter is to acknowledge the list of<sup>5</sup> newspapers you recently sent our company. These publications are to be used for advertising purposes<sup>6</sup> among the various organizations of your state. Some additional capital will be necessary,<sup>7</sup> of course, as we have previously informed you, but we hope to bring this matter to the attention of the<sup>8</sup> entire body of representatives next fall. Please accept our thanks for your loyal spirit of cooperation.<sup>9</sup> Very truly yours,

39. Dear Madam: You, I am sure, will understand why we are not able to put this matter<sup>10</sup> before the public at this particular time. The

entire truth will be published soon and will, of course, reveal the<sup>11</sup> name of the woman who is responsible for the deal. Thank you very much for your help. Very sincerely yours,<sup>12</sup> (240)

### Speed Builder 5

#### Vocabulary Preview



40. Dear Sir: In the campaign to have the railroad furnish our plants with clean cars, the Traffic Department has requested<sup>1</sup> us to send them a daily report of the cars that contain part of the loading of a previous trip or any<sup>2</sup> rubbish or débris.

On receipt of this letter, please arrange to give the Traffic Department this information<sup>3</sup> in detail daily. Include the car number, the nature of the rubbish in the car, and, if the plant is served<sup>4</sup> by two



lines, the railroad from which the car is received.

Many cars will probably contain only a small amount<sup>5</sup> of foreign matter, and I suggest that, until we can give the matter a fair trial, only the cars that require<sup>6</sup> an excessive amount of cleaning be reported.

Your prompt attention will be appreciated. Very<sup>7</sup> truly yours,

41. Gentlemen: Your letter of January 15 came in the absence of Mr. Lane. Today, he<sup>8</sup> called and explained the situation to me.

He hasn't been able to get the returns for last year's crop from the<sup>9</sup> farm at Louisville, and has been expecting the elevator receipts for the crop every day. As soon as<sup>10</sup> these receipts come in, he intends to send you the amount of the proceeds to cover the payment due on the mortgage.<sup>11</sup>

Prices have gone down so far and conditions are such that it makes one feel as though a mortgaged farm is not worth<sup>12</sup> keeping. It is Mr. Lane's intention, however, to try to keep the place "up and going" if it is possible.<sup>13</sup>

He paid the taxes before they became delinquent, thinking that the

returns from the farm would come in before<sup>14</sup> this. As soon as they are received, I shall notify you. Yours very truly,

42. Dear Sir: The time was never better<sup>15</sup> for pushing sales of automobiles than right now.

The dealer who gets out and hustles for business will get most of<sup>16</sup> the sales. The man who waits for things to pick up is going to be left behind.

In our list of auto owners in<sup>17</sup> your section there are hundreds of new prospects. Many of them will buy this month.

Get this list and check it over<sup>18</sup> carefully. Mark the names of owners whose cars would be likely trade-ins, and get busy on the telephone.

The results<sup>19</sup> will amaze you.

Use the order blank and postage-paid envelope. Yours truly,  
(394)

43. *Speed Pointer*. Most writers sit facing the table with both forearms resting on it. Do not slump over your notes. Place both feet firmly on the floor. Place the notebook in a line with the right forearm.

" - - - - - i - f  
✓ 20 - 6 - Brisbane

## SECTION 2

### ASSIGNMENT 6

#### Speed Builder 6

44. Dear Mr. Scott: You know that we should be glad to do you a favor. Therefore, we have the temerity to ask<sup>1</sup> a little favor of you.

You used to ship us cream. In fact, your name is still on our books. But it is not on our<sup>2</sup> checks! It just stays on those books—nothing else. No cream, no news, “no nuthin’,” as the small boy said.

We want to change that record<sup>3</sup> on our books. And so we are asking you to let us know whether you are still in the cream business.

The record<sup>4</sup> really looks bad; doesn’t suit us at all—looks as though we had failed to please you. Have we? We hope that is not the<sup>5</sup> case; because we surely tried.

You can adjust that record by writing us a letter telling us why you stopped your<sup>6</sup> shipments—or, by shipping us another can of cream!

Anyway, please let us hear from you. And when you want us to<sup>7</sup> do you a favor, just call upon us! Seriously yours, (151)

#### VOCABULARY ANALYSIS OF LETTER 44

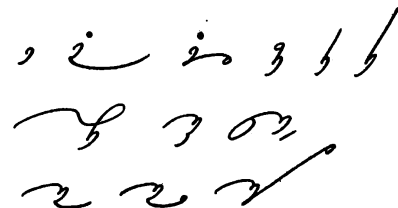
|  |     |
|--|-----|
| Number of actual words.....                | 176 |
| Deduct number of duplicates.....           | 79  |
| Number of different words.....             | 97  |
| Deduct number of high-frequency words..... | 84  |
| Number of words for special practice       | 13  |

#### Speed-Building Drills

45. *Drill on Paragraph 230.* The word-ending *-ity* is expressed by a disjoined *r*:



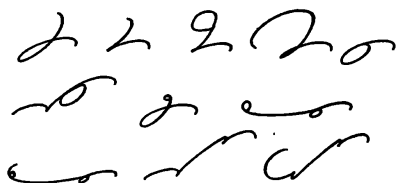
46. *Drill on Paragraph 93.* The combination *us* is written without an angle at the beginning of words or when it follows a downstroke or *k, g*:



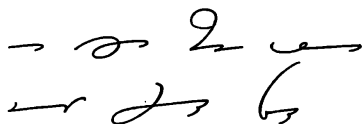
47. Drill on Paragraph 59-1. In abbreviated words the past tense is expressed by a disjoined *t*:



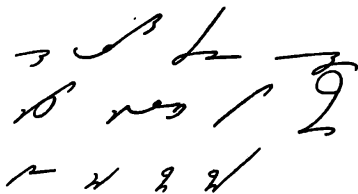
48. Drill on Paragraph 175. *T* may be omitted after *k* at the end of many words:



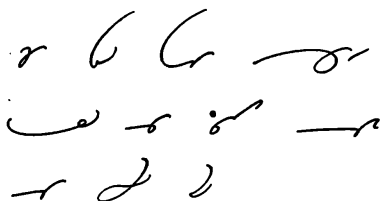
49. Drill on Paragraph 94. The *oo*-hook is turned under after *n*, *m*:



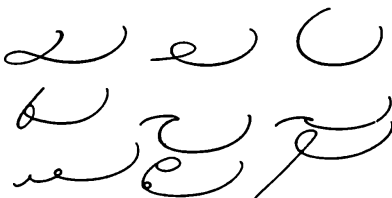
50. Drill on Paragraph 121. In many common words the circle may be omitted in the diphthong *u*:



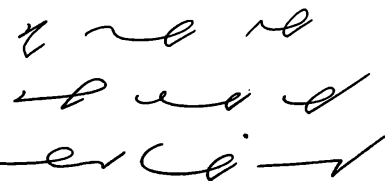
51. Drill on Paragraph 168. The syllable *ther* is expressed by *th*:



52. Drill on Paragraph 136. *Ld* is expressed by swinging the *l* upward at the finish:



53. Drill on Paragraph 59-2. The past tense is expressed by a joined *t* or *d* if distinctive and facile:



54. *Speed Pointer*. The writing hand must have the maximum flexibility and freedom. Let the hand glide easily and lightly on the nails of the third and fourth fingers.

### 55. Spelling-Improvement Drill.

|                |                 |
|----------------|-----------------|
| counselor      | cooperation     |
| assistance     | depositor       |
| maintenance    | definite        |
| representative | arrangement     |
| advantageously | occasionally    |
| effectively    | charitable      |
| questionnaire  | administered    |
| legally        | resourcefulness |
| unnecessary    | capital         |
| valuable       | intelligence    |
| advertisement  | primitive       |
| referred       | physician       |
| enumerate      | labeled         |
| constitutes    | fulfilled       |

### ASSIGNMENT 7

#### Brief-Form Speed Letters

56. Dear Sir: We regret very much indeed that we were forced to return the imperfect goods you recently shipped us.<sup>1</sup> We know that your object is always to give nothing but perfect goods of the right kind, and as this merchandise was<sup>2</sup> not altogether in accord with our wishes, we were obliged to send it back. Will you please have our next shipment<sup>3</sup> thoroughly inspected both as to quality and quantity. Very truly yours,

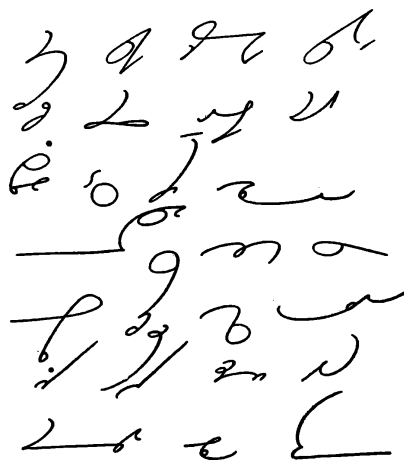
57. Gentlemen: The charges against<sup>4</sup> our officials came to my attention this morning. These charges are of a rather serious nature and<sup>5</sup> will be given immediate consideration. Any other knowledge concerning the various deals of<sup>6</sup> these officials should reach our organization immediately. It is

strange that the truth of this matter has<sup>7</sup> never been told before. We realize, nevertheless, that such a course of action as has been given in the<sup>8</sup> newspapers is bound to occasion some comment by other organizations. We are pleased with the stand you have<sup>9</sup> taken and shall do everything in our power to cooperate with you. Very truly yours,

58. Dear Sir: What<sup>10</sup> seems to be the matter with our present system of public markets? We were of the belief that business in this<sup>11</sup> country has always favored such a system. Will you please let me have your opinion on the subject. Yours truly,<sup>12</sup> (240)

### Speed Builder 7

#### Vocabulary Preview



59. Dear Miss Baker: Have you ever stopped to think how easily the dollars slip through your fingers month after month, leaving<sup>1</sup> behind nothing but a memory of vain regret?

Of course you have, and your answer is contained in these booklets<sup>2</sup> mailed upon your request.

When you have read these booklets, you will then realize why the Thrift Foundation Plan has<sup>3</sup> brought increased happiness into the homes of thousands.

Suppose that ten years ago you had adopted a systematic<sup>4</sup> method of saving similar to the Thrift Foundation Plan, how useful an extra cash reserve of<sup>5</sup> several thousand dollars would be to you right now.

May we ask you to extend the courtesy of interviewing<sup>6</sup> our Thrift Counselor a few minutes when he calls to give you any assistance and information you may require.<sup>7</sup> Very truly yours,

60. Dear Sir: As an account that shows an average daily balance of less than \$300<sup>8</sup> is a loss to this bank, we have adopted a rule whereby such accounts will be charged for maintenance at<sup>9</sup> the rate of \$2 a month.

We hope that you will find it possible to increase your balance well in excess<sup>10</sup> of the \$300, in

which case the operation of this rule, of course, will not affect you.

This charge will<sup>11</sup> be made on October 31 and monthly thereafter, and will be based on the average balance from and<sup>12</sup> after October 1. Very truly yours,

61. Dear Mr. Barry: One of our clients is a large company, and<sup>13</sup> in connection with its advertising plans for next year we are anxious to get the opinions of a number<sup>14</sup> of representative business men in a few of the major cities of the country.

The point under<sup>15</sup> consideration is this: What national magazine could our client most advantageously and effectively<sup>16</sup> employ for advertising his product to the business men of America?

On this point we should like to have your<sup>17</sup> opinion. Please fill out the attached brief questionnaire and return it to us in the enclosed stamped envelope. You<sup>18</sup> will not be bothered by any sales arguments, nor by any literature through the mail. You need not even<sup>19</sup> sign your name to the questionnaire if you do not wish to do so. The information we are gathering is to<sup>20</sup> be used only for the purpose of this survey.

We shall appreciate your cooperation. Very truly<sup>21</sup> yours, (427)

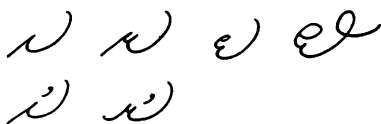
62. *Speed Pointer.* Hold the pen with just enough pressure to give you complete command of it, but do not grip it with a deathlike hold. The late David Wolfe Brown, famous Congressional reporter, says this about pen gripping:

Pen gripping, involving as it does needless muscular effort, interferes with the acquisition of speed and induces undue and premature fatigue, to say nothing of the ultimate danger of pen paralysis as a result of the long-continued muscular strain.

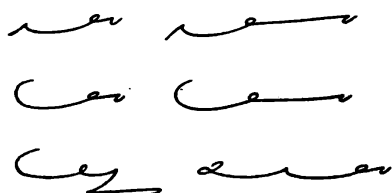
## ASSIGNMENT 8

### Building Phrasing Skill

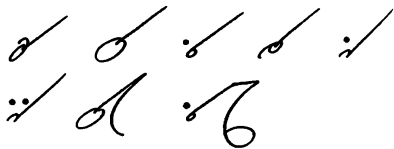
63. *Drill on Paragraph 149.*



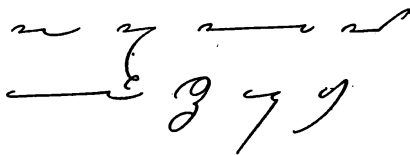
64. *Drill on Paragraph 189.*



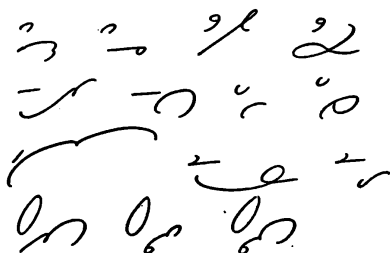
65. *Drill on Paragraph 148.*



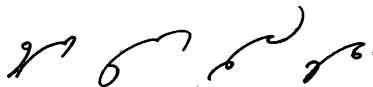
66. *Drill on Paragraph 189.*



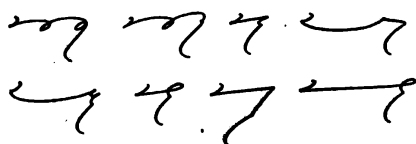
67. *Drill on Paragraph 219.*




68. *Drill on Paragraph 158.*



69. *Drill on Paragraphs 85, 171.*



## Speed Builder 8

70. 

71. *[Handwritten musical notation on a single staff, consisting of a series of notes and rests.]*

72. *Speed Pointer.* The elimination of useless mechanical motion will add at least twenty words a minute to your speed. Much valuable time is wasted by the stenographer who does not turn the leaves of his notebook efficiently.

One efficient method of turning the leaves may be described as follows: When you have filled all but the last two or three lines in the second column of the page, grasp the lower left-hand corner of the page between the first finger and the thumb of your left hand. At the moment you finish the last line, turn the page easily. Speed in turning the page is not necessary. Turn it in such a way as not to disturb your writing rhythm or distract your thought from the dictation.

## ASSIGNMENT 9

### Brief-Form Speed Letters

73. Dear Sir: Your letter inquiring about your advertising for last month has been given to me. I shall take care<sup>1</sup> of all your future correspondence with this company.

I cannot give an immediate answer to your questions<sup>2</sup> regarding two thousand tags. We are so busy now that we cannot get them out at present. Possibly we<sup>3</sup> can

start the work early next month. If so, we shall be able to deliver to you as many as you can use<sup>4</sup> without any further delay. We hope that this delay will not seriously inconvenience you.

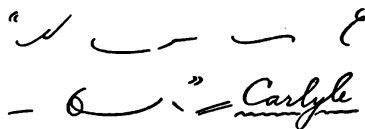
Please remember<sup>5</sup> to address all communications referring to your advertising to me. Very truly yours,

74. Gentlemen:<sup>6</sup> None of the goods that we have ordered recently have been received. We are enclosing a list of these goods and<sup>7</sup> should appreciate your immediate attention to the matter.

We believed that it would be to our advantage<sup>8</sup> to send in all our orders early, but it is clear that we were mistaken.

Will you not wire us immediately<sup>9</sup> the date on which we can expect shipment. Very truly yours,

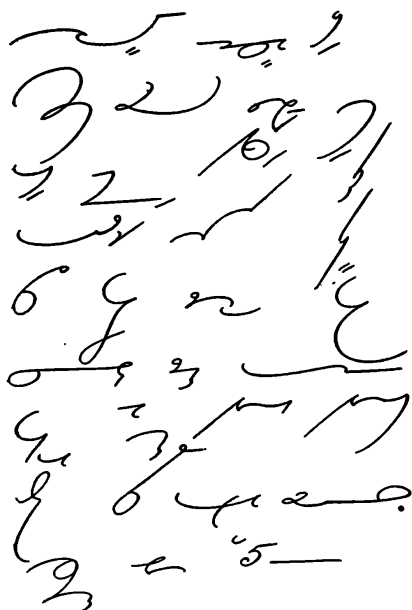
75. Dear Sir: I think it is strange that progress has<sup>10</sup> been so slow in this case. A complete report has been mailed to you for consideration. We ask that arrangements<sup>11</sup> that will satisfy both sides be completed at once. May I have a response from you soon? Very sincerely yours,<sup>12</sup> (240)

A handwritten signature in cursive script, appearing to read "Carlyle". The signature is written in dark ink on a light background.



### Speed Builder 9

#### Vocabulary Preview



76. Dear Mr. Bennett: We are mailing you our new booklet, "Your Will," which you requested in your letter of May 10.<sup>1</sup>

If you have not already done so, you will certainly wish to make a will after you read this booklet.

May we<sup>2</sup> remind you of the following essentials:

1. Make your will brief and clear. The will of Chief Justice Golden contains<sup>3</sup> fifty-one words; Justice Noonan's contains eighteen words; and the will of George Warren Smith, one of New Eng-

land's wealthiest<sup>4</sup> men, contains fifty words.

2. Have your attorney draw your will so that it is clear and legally correct. One<sup>5</sup> of every two "homemade" wills offered for probate proves defective.

3. Appoint a trust company as executor,<sup>6</sup> to avoid delay and unnecessary expense in administration. Our sixty-five years' experience<sup>7</sup> in this field will prove valuable to you.

You may consult us at any time concerning the problem<sup>8</sup> of your will. Very truly yours,

77. Gentlemen: We are enclosing the layout and copy of our March advertisement.<sup>9</sup> Only one correction was made—in the description of bag No. 8310. This item<sup>10</sup> is equipped with a black leather coin purse and a black leather-covered mirror.

There has been a slight delay in<sup>11</sup> returning this copy, as I did not approve of placing our list price in the advertisement. This matter has<sup>12</sup> been referred to our representative, Mr. Fields, who is in Chicago at present, and he has informed us that<sup>13</sup> we will not use prices in our advertisements this year.

We have not decided on the items we wish to<sup>14</sup> advertise in the July issues, but shall forward cuts

and full descriptive matter to you within the next week. Very<sup>15</sup> truly yours,

78. My dear Miss Brennan: It is a pleasure for us to welcome you to the ever-increasing<sup>16</sup> number of General Motors purchasers. Over five million of these purchasers have taken advantage of the<sup>17</sup> low rates offered by our finance plan.

In spite of the large number of people whose business we are handling, it is<sup>18</sup> the wish of every employee of the Indianapolis Branch of Indiana to have you feel that<sup>19</sup> our service is a personal service. It is our custom to give your every problem our careful<sup>20</sup> consideration.

We have already mailed you a payment booklet and insurance policy. Please read the instructions<sup>21</sup> carefully. The information contained in this booklet will give you the exact method of making your payments.<sup>22</sup> Very truly yours, (444)

79. *Speed Pointer*. Pass from one outline to the next without making any useless movements of the hand or pen. Do not raise the pen higher than is necessary to clear the paper. A continuous, rhythmic rather than a quick, jerky writing movement is a most important "speed secret." The best

time to practice the acquirement of this easy-flowing movement is while taking dictation on familiar matter, as your attention can be concentrated completely on the movement of the hand in passing from one outline to the next.

## ASSIGNMENT 10

### Brief-Form Speed Letters

80. Dear Sir: I have your letter of May 15, in which you state that the goods, which you ordered last week, were not among<sup>1</sup> those you received in your carload shipment today. I am sorry that this very important order of yours has<sup>2</sup> been delayed.

The head of our shipping department has explained the situation to me. He states that your order<sup>3</sup> was not received in the stock room until after the other orders had already been prepared for shipment.

We<sup>4</sup> are sending these goods by express immediately, and trust that they will reach you tomorrow. Yours very truly,<sup>5</sup>

81. Dear Sir: We are sending to your business manager a correct list of all the purchases made by your school. From<sup>6</sup> our recent experience, we believe we are in a position to say that goods of this particular nature<sup>7</sup> are exceedingly

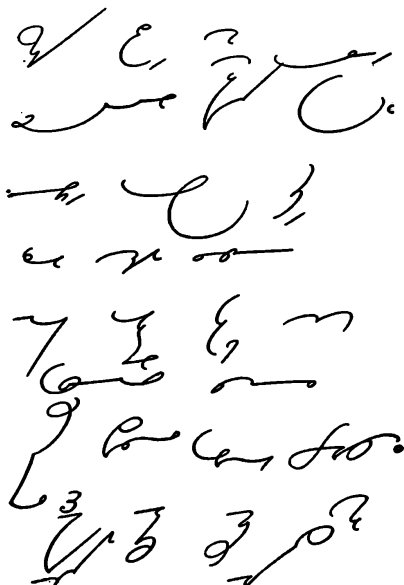
difficult to sell if carried over until the next season. We would suggest, therefore,<sup>8</sup> that you purchase only enough to meet the requirements of the present season.

We hope that you will have a<sup>9</sup> successful year. Very truly yours,

82. Dear Sir: I have received no reply to my recent communication asking<sup>10</sup> for prices on your new car. I shall not be able to tell you the particular style I desire until you<sup>11</sup> quote prices. Reports on this car are excellent, and I hope your prices are satisfactory. Sincerely yours,<sup>12</sup> (240)

### Speed Builder 10

#### Vocabulary Preview



### 83. What Is Wealth?\*

There is no word in the English language that is more generally misunderstood than the word "wealth." Wealth is<sup>1</sup> usually associated with the rich. This is a serious mistake. Wealth consists of everything<sup>2</sup> useful to individuals and society. It would require a great many volumes to enumerate all<sup>3</sup> the things that are useful.

Expressed in terms of money, the wealth of the United States is estimated at about<sup>4</sup> three hundred billion dollars. Wealth constitutes, in part, the work of many generations and represents the<sup>5</sup> energy and resourcefulness of a people. The industry and character of the people represent the<sup>6</sup> most important items in an appreciation of a nation's wealth. Many countries like China and Russia<sup>7</sup> have great natural resources, but have failed to develop the land, to build factories, to construct railroads, and<sup>8</sup> to promote commerce to the degree found in the United States and in Western Europe. This has not been the result<sup>9</sup> of a small population, for Russia has more than one hundred million, and China more than four hundred million,<sup>10</sup> people.

\*From "Talks on Banking and Elementary Economics," by the American Bankers Association.

Four factors enter into the production of all wealth. These factors are land, labor,<sup>11</sup> capital, and business intelligence. Land is a primary factor, in so far as the earth represents the source of all raw<sup>12</sup> materials. Labor is also a primary factor, because without it land is a wilderness. Also, clearly, labor without land is helpless.

But an even<sup>13</sup> more important conclusion is to be found in the fact that a human being without the use of his mind, using<sup>14</sup> only his hands, has never been able to rise above a condition of savagery. Primitive man<sup>15</sup> soon learned that by means of a bow and arrow or a stone ax much more game or fuel could be obtained than was<sup>16</sup> possible in working with his hands alone. The bow and arrow or the stone ax was the primitive man's capital.<sup>17</sup> This was the beginning of capital. In other words, capital consists of all those things that help man to greater<sup>18</sup> production; it is the result of industry and saving.

Business intelligence may be considered the<sup>19</sup> fourth factor in the production of wealth. It or-

ganizes land, labor, and capital in such a way as to<sup>20</sup> get the best results. Success depends upon ability to adapt land to its best uses, to hire the most<sup>21</sup> capable workmen, and to obtain the proper buildings, tools, machinery, and raw materials. When an<sup>22</sup> apothecary receives a prescription from a physician, he proceeds to fill the order carefully. Every<sup>23</sup> item of this prescription is painstakingly measured, weighed, and labeled in order that its purpose may be<sup>24</sup> fulfilled. This is exactly what the careful business man should proceed to do. Every item of capital,<sup>25</sup> land, labor, and administration must be measured in order that the article may be produced with the greatest<sup>26</sup> economy. (524)

84. *Speed Pointer.* Spacing between outlines should be no more than is necessary to show where one outline ends and the next begins. A wider spacing requires the hand to travel many additional and unnecessary lines in a day's dictation. The spacing should be uniform. Compare the spacing of your notes critically with that in your text and in the *Gregg Writer*.

"s o m u e f u —  
 z , ' — E — Brisbane

## SPEED-PROGRESSION

## TEST 1

The Speed-Progression Tests found at intervals through "Gregg Speed Building" consist of five-minute dictations in which the second and each succeeding minute are counted at a rate of speed ten words a minute faster than the preceding minute, as illustrated in the test given here.

By a gradual increase in the speed of dictation you will be led to write for a short time at a higher rate of speed than you would think possible if the dictation were started at the higher speed. The dictation for the first two minutes will be well within your writing speed, and the success of the test depends a great deal on the way in which you write during these two minutes of easy dictation. Write your best notes and observe correct posture, so that, as the speed increases, your brain, your hand—in fact, your entire body—will be in top form.

As the speed increases, make every effort to "hang on," even though the fourth or fifth minute's dictation may be at a speed beyond your present skill. A determination to get down on paper dictation at a speed beyond the rate at which you have been writing is a

real help in the development of your powers of concentration and your tenacity of purpose, upon which speed depends to a large extent.

At least once or twice a week, therefore, include in your speed-building program a five-minute speed-progression test that will force you into new and higher speed levels. The same test may be repeated to advantage until the fifth minute's dictation can be taken comfortably.

Additional speed - progression tests will be found at the end of every second section. The words are counted in 15-second groups. Each small superior figure represents, therefore, a quarter minute's dictation.

*(40 Words a Minute)*

Dear Sir: I have had my stenographer transcribe the<sup>1</sup> inspiring exposition of the views you gave in your<sup>2</sup> lecture recently. He is very proficient, and I<sup>3</sup> assure you that he has made a complete stenographic<sup>4</sup>

*(50 Words a Minute)*

report of your optimistic address.

Although your views conflicted with<sup>1</sup> those held by the majority of the audience, you said nothing<sup>2</sup> offensive, and the results justified your radical attitude on<sup>3</sup> this technical question.



## SECTION 3

### ASSIGNMENT 11

#### Speed Builder 11

85. Dear Sir: Your order calling for the replacement of parts has come to our attention. We are sorry that we cannot<sup>1</sup> ship any parts to you. A policy of this corporation requires that all machines that need repairs must<sup>2</sup> be returned to this office.

We have found through experience that repairs to our machine cannot be made by the<sup>3</sup> average electrical shop.

Wherever it has been necessary to insert new parts, purchasers have been<sup>4</sup> extremely enthusiastic about the improvements, and we believe you would join with our other customers<sup>5</sup> in declaring them entirely satisfactory.

A smile of delight follows every performance of our<sup>6</sup> machine. You will henceforth tell your friends that your new automatic floor waxer is the best investment you have ever<sup>7</sup> made. Your appreciation of its time-, labor-, and strength-saving qualities will grow

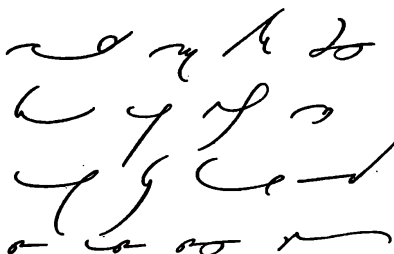
as it serves you faithfully<sup>8</sup> and efficiently from year to year. Very truly yours, (171)

#### VOCABULARY ANALYSIS OF LETTER 85

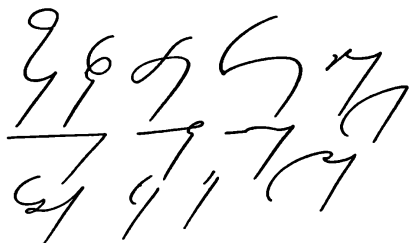
|   |       |
|---|-------|
| Number of actual words.....                 | 150   |
| Deduct number of duplicates.....            | 47    |
|   | _____ |
| Number of different words.....              | 103   |
| Deduct number of high-frequency words ..... | 75    |
|   | _____ |
| Number of words for special practice        | 28    |

#### Speed-Building Drills

86. *Drill on Paragraph 196.* In abbreviating many long words, write through the accented syllable:



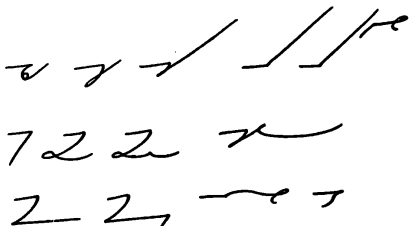
87. Drill on Paragraph 170. The suffix *age* is expressed by *j*:



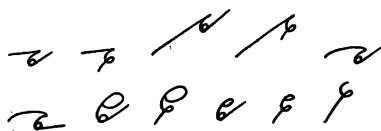
88. Drill on Paragraph 209. The word-beginning *electr-* is expressed by *el* disjoined:



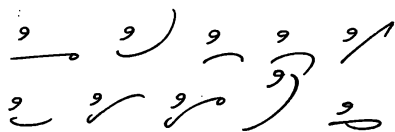
89. Drill on Paragraph 106. The prefix *in* is expressed by *n* when followed by a consonant or another prefix:



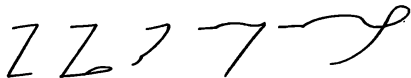
90. Drill on Paragraph 164. Before straight lines, *s* in *ser* and *cer* may be written contrary to rule to express *r*:



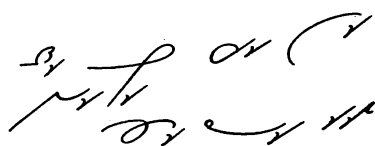
91. Drill on Paragraph 209. The word-beginning *extr-, exter* is expressed by *es* disjoined:



92. Drill on Paragraph 106. The prefix *en* is expressed by *n* when followed by a consonant or another prefix:



93. Drill on Paragraph 230. The word-ending *-stic* is expressed by *st* disjoined:



94. Drill on Paragraph 214. The word-beginning *decl-* is expressed by *de* disjoined:

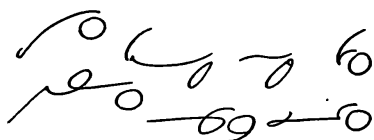




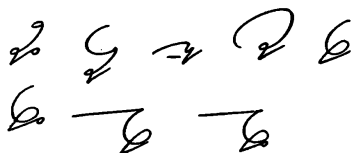
95. *Drill on Paragraph 116.* The diphthong *i* followed by *ly* is expressed by the double circle:



96. *Drill on Paragraph 230.* The word-ending *-tic* preceded by a vowel is expressed by a large circle, *tical* by a large loop, disjoined:



97. *Drill on Paragraph 227.* The word-ending *-cient* is expressed by *sh-t*:



98. *Spelling-Improvement Drill:*

|                |                |
|----------------|----------------|
| occurred       | previously     |
| characteristic | European       |
| freer          | commodity      |
| replacement    | statistical    |
| discerning     | available      |
| discuss        | extractor      |
| traveling      | acknowledgment |
| concentration  | possession     |
| extraordinary  | specializing   |
| equipped       | efficiently    |
| installment    | cumbersome     |
| condenser      | territory      |
| privilege      | pertaining     |

99. *Speed Pointer.* A stenographer should be able to carry from twenty to twenty-five words in his mind while taking dictation. Ascertain your present word-carrying ability, and if it is less than twenty words ask your dictator to dictate in clauses of ten or fifteen words at a time, gradually increasing the number until you have developed the ability to retain the desired number of words while in the act of writing others.

## ASSIGNMENT 12

### Brief-Form Speed Letters

100. Dear Sir: With reference to the matter about which we talked a week or two ago: I am sure that we shall be<sup>1</sup> able to make the desired arrangements for your agent. We have several experienced men in our employ<sup>2</sup> to whom we can turn this matter over with complete confidence that it will be handled as your agent wishes.<sup>3</sup>

Yesterday Mr. Brown and I made some general suggestions in the hope that they may be of some assistance<sup>4</sup> to you in perfecting your plans. We shall appreciate a reply from you as soon as you have had the<sup>5</sup> opportunity of going over these suggestions and deciding what you think best to do. Yours truly,

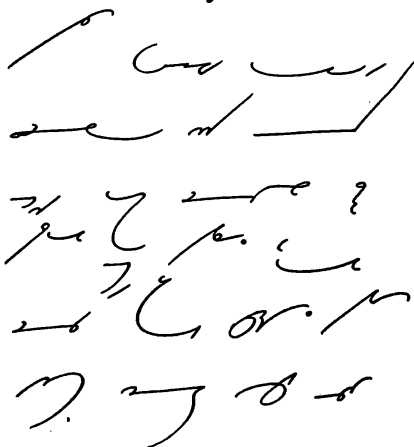
101. Dear Sir: Will<sup>6</sup> you please give special care to the filling of all orders received during the next week, whether the orders are large<sup>7</sup> or small.

My attention has been called to your inquiry regarding the mailing of invoices a few days<sup>8</sup> earlier in the month than is our custom at present. I am referring this suggestion to Mr. Burke for his<sup>9</sup> consideration. I believe your plan can be accomplished without further expense to us, and I am personally<sup>10</sup> in favor of it.

It will be necessary for you to give your personal attention to the new<sup>11</sup> stock forms enclosed in this letter. Your cooperation in this matter will be appreciated. Yours truly,<sup>12</sup> (240)

### Speed Builder 12

#### Vocabulary Preview



102. Dear Mr. Campbell: Your letter of February 20, written to the general office of the corporation,<sup>1</sup> concerning a body rumble in several different makes of cars, has been forwarded to this branch<sup>2</sup> for reply.

If you will check all the makes of cars that are fitted with the closed type of bodies, we are sure that you<sup>3</sup> will detect a rumbling noise at one or more speeds within the speed range of the car. This noise does not usually<sup>4</sup> occur at the same speeds in different makes of cars. It may be highly pronounced in one car at a speed of<sup>5</sup> 25 miles an hour, while some other make of car may show this characteristic rumbling at 30 miles an hour,<sup>6</sup> or at higher speeds.

Automobile engineers have been working on this problem ever since the closed body displaced<sup>7</sup> the open body. Any closed body will be free from this rumbling noise if all the windows are lowered, making<sup>8</sup> the conditions similar to those of an open body.

We are quite sure you will find that the bodies of<sup>9</sup> our cars are freer from these noises than any other make of body, because they contain a higher percentage<sup>10</sup> of wood in proportion to the amount of sheet metal. Since the sheet

metal is the source of the noises to<sup>11</sup> which you object, it is reasonable to believe that the heavier and more solid the wood framework is on<sup>12</sup> which the sheet metal is mounted, the less tendency there may be for the rumble to occur.

In our cars, the<sup>13</sup> engine is insulated from the frame by a rubber mounting, and the body is also insulated from the<sup>14</sup> frame by rubber shims. These shims produce smoothness and quietness in the operation of the car.

We have tried to<sup>15</sup> explain to you in detail the construction as it now exists, but if there are further questions that you would like<sup>16</sup> to ask us, we shall be glad to answer them. Yours very truly,

103. Gentlemen: The day when coal dealers can sit back<sup>17</sup> and wait for the rush of telephone orders is gone.

Today, customers are influenced by the efforts of the<sup>18</sup> discerning dealer who has been enthusiastic enough to "presell" them on his coal and on his service.

But<sup>19</sup> merely mailing printed forms or circulars that advertise your coal and your service will not get your share of<sup>20</sup> business. You must also have a definite plan.

Our advertising service department is prepared to submit to<sup>21</sup>

you, without any obligation on your part, some outstanding and systematic ideas on increasing<sup>22</sup> your business. We shall gladly discuss these ideas with you at your convenience. Yours very truly, (458)

104. *Speed Pointer.* A stroke made with confidence is more easily read than one made with doubt. A stroke written quickly is more easily read than one written slowly. When you take dictation, therefore, write confidently and quickly. Do not for a moment doubt your ability to write a readable outline for every word that will be dictated to you.

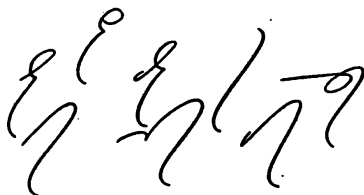
### ASSIGNMENT 13

#### Building Phrasing Skill

105. *Drill on Paragraph 224.*



106. *Drill on Paragraph 43.*



107. Drill on Paragraph 220.

111. Drill on Paragraph 189.

108. Drill on Paragraph 171.

109. Drill on Paragraph 224.

110. Drill on Paragraph 157.

112. *Speed Pointer.* Keep on writing! "He who hesitates is lost." Do not stop to consider the correctness of the form of a word when taking dictation; get it down somehow. Before or after dictation, take all the time necessary to master correct outlines and to increase your vocabulary, but when the dictator starts, write and keep on writing!

## Speed Builder 13

113. 150/11-  
 04. 21. 29.





trained organization; to keep modern our merchandise and equipment;<sup>4</sup> and to maintain fair, published rates.

We wish this card to be a real convenience to you. Whenever you are thinking<sup>5</sup> about reservations in any one of our cities, arrangements for luncheons, or any other hotel<sup>6</sup> service, this card will help you. Try it.

It will identify you when charging your account at any Statler Hotel,<sup>7</sup> including, of course, the Hotel Pennsylvania, New York. Just show it to the cashier. Should you wish to cash a<sup>8</sup> check, call attention to its possession.

As Manager of the Hotel Statler, Boston, I am especially<sup>9</sup> desirous of knowing that you are always well and happily cared for; and if there are any shortcomings in<sup>10</sup> the service of any one of our seven hotels, let me know promptly. When you are here, remember our open-<sup>11</sup>door policy and call on me. Cordially yours,

119. Gentlemen: Attached to this letter is a list showing the<sup>12</sup> cities and towns in your territory for which you have previously sent us sales figures.

Please insert the<sup>13</sup> February sales as soon as possible and return the list to us. Before you do so,

however, please add<sup>14</sup> any other towns in your territory having a population of 1,000 or more, whether or not you<sup>15</sup> have had sales in these towns since January 1.

We notice with considerable pleasure last month's increase in<sup>16</sup> the northern section of your territory. You have a live sales organization covering that particular<sup>17</sup> group of towns.

We are now working on a sales statistical report blank, which will combine several of the<sup>18</sup> sales reports that are now in use in the branch offices. This new form will be ready in about two weeks. It is<sup>19</sup> designed to make the preparation of these statistical reports less difficult.

Thank you for your prompt attention<sup>20</sup> in regard to the February figures. Very truly yours, (412)

120. *Speed Pointer*. Each week throughout your course copy some of the shorthand plates in the monthly *Gregg Writer*. When you copy the beautifully written notes of the expert writer your eye, your hand, and your memory are simultaneously trained. You imitate the artistic and accurate characters you copy. This plan is a great time-saver in developing speed. Let your power of imitation help you.

## ASSIGNMENT 15

### Brief-Form Speed Letters

121. Gentlemen: In answer to your inquiry we suggest that you appoint a responsible individual<sup>1</sup> who is thoroughly acquainted with the railway situation to handle complaints and other communications<sup>2</sup> that are received from these organizations. It is probable that Dr. Green, because of his general<sup>3</sup> experience with matters of this kind, will be able to help you with this problem. In our opinion, he is<sup>4</sup> the outstanding authority in the world today on this particular subject. We trust that this suggestion<sup>5</sup> will be followed by your company. Yours truly,

122. Dear Mr. Strong: We are indeed happy to start the installation<sup>6</sup> work on the display recently purchased from you. The comments from those dealers who have used this display up to<sup>7</sup> date have been highly complimentary, and we feel that it should prove very successful in increasing our business<sup>8</sup> at the point of sale.

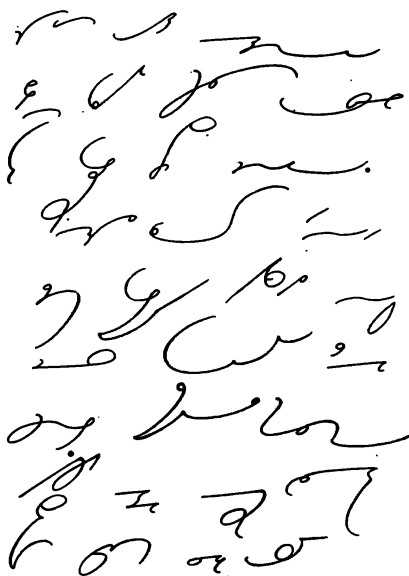
We appreciate very much the interest that you took in assisting us in the<sup>9</sup> building of this display and feel that you should share with us in the compliments we are receiving on it, inasmuch<sup>10</sup> as so many

of the basic ideas in its construction were contributed by you.

When the display<sup>11</sup> is ready, we shall write you and hope you will be able to inspect it personally. Very sincerely yours,<sup>12</sup> (240)

### Speed Builder 15

#### Vocabulary Preview



### 123. Pen or Pencil?\*

The question whether the pen or the pencil should be preferred for stenographic writing must, naturally, be<sup>1</sup> of great interest to every shorthand student.

\*Adapted from "The Factors of Shorthand Speed," by David Wolfe Brown.



Eight reasons may be stated which should induce every young<sup>2</sup> writer to educate himself from the very beginning of his practice to do his stenographic writing<sup>3</sup> with the pen, whenever circumstances will allow him to do so:

1. Less muscular exertion is required<sup>4</sup> in using the pen. Hence the pen writer works for long periods with less fatigue than the pencil writer.

2. The<sup>5</sup> pen permits and promotes a lightness of touch that is out of the question with the pencil. This lightness of touch<sup>6</sup> contributes largely to speed.

3. Pen notes are better adapted for preservation than pencil notes, which tend to blur<sup>7</sup> with even ordinary handling. Notes that are to be filed away as a record should not be written with a<sup>8</sup> pencil.

4. Pen notes are more legible than pencil notes, especially when they must be read at night. The young<sup>9</sup> stenographer, looking forward to coming years, should preserve his sight carefully as a part of his business equipment,<sup>10</sup> and should realize that he cannot afford to abuse the only pair of eyes he will ever have.

5. Neater<sup>11</sup> notes can be made with the pen than with the pencil, as the latter tends to encourage a

habit of scrawling.<sup>12</sup> The scrawling writer is nearly always a pencil writer. Some of the neatest writers in our profession use<sup>13</sup> the pen constantly.

6. Pencil notes can seldom be transcribed (as pen notes constantly are) by other persons<sup>14</sup> than the writer. Such transcription by assistants is an immense advantage to many a hard-working reporter<sup>15</sup> and executive.

7. The general opinion of almost every reporter whose early habits<sup>16</sup> have not prevented him from giving the pen a fair trial is decidedly in favor of the pen. All<sup>17</sup> the official reporting of the United States Senate for forty years has been done with the pen.

8. The<sup>18</sup> pencil point is liable to break at a most critical moment.

Charles Swern has this to say about the selection<sup>19</sup> of a pen:

"It is impossible for the pen maker to make a pen possessing both an extreme fineness of<sup>20</sup> line and smoothness of point. In the very nature of things, a fine point is bound to dig into the paper and scratch,<sup>21</sup> especially under pressure; and, by the same token, a blunter point, making a heavier line, will glide<sup>22</sup> smoothly over the paper without digging into it. The ideal shorthand point is some-

where between these extremes.

"The<sup>23</sup> shorthand reporter, who requires the most of a pen, chooses a point that the average stenographer would<sup>24</sup> consider blunt. From experience he knows that, while he is sacrificing the finer line, the blunter point gives him<sup>25</sup> greater speed and ease of operation. In purchasing a pen he spends most of his care upon seeing that he<sup>26</sup> gets one with a free flow. He knows that, whatever point he chooses, the very process of 'breaking it in,' to which<sup>27</sup> he will subject it, will eventually broaden it till it makes a smooth, frictionless line.

"Most pen dissatisfaction<sup>28</sup> is caused by the insistence upon both a very fine line and a smooth point. Both are impossible in<sup>29</sup> the same pen. There is a happy compromise between the two, with the emphasis always to be placed upon the<sup>30</sup> smooth, easy contact rather than the fine, scratchy line." (609)

124. *Speed Pointer*. An increase in your shorthand speed will depend a great deal on how strong your desire is to write faster. If you really want to earn the attractive rewards that come to the efficient and speedy shorthand writer, you will find the building of speed a fascinating undertaking. It will

be no chore for you to practice and repractice your assignments with the persistence and the patience of the true artist striving always for perfection.

## TRANSCRIPTION STUDY 1

It need hardly be pointed out that transcribing speed depends upon shorthand-reading speed and typing speed plus, of course, an adequate knowledge of English. Shorthand-reading speed comes from a constant reading of shorthand notes—both your own notes and those of the expert writer.

In addition, therefore, to reading your own notes, you will find that you will be amply repaid by devoting a little extra time to the reading of the transcription studies that are given throughout the text. You should also read every one of the plates in the monthly *Gregg Writer*, containing up-to-date letters, informative articles on business and science, and illustrated stories.

Read each plate until you can read it fluently and with an understanding of its content. Each plate should also be transcribed at your highest typing speed as soon as you can read it fluently.

## Doing More Than You Can

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 h p . — u . d e s j  
 s e . o e p . o i s o 3 e 3  
 " — ) . l m i e s " g . j  
 — g . ( e p . d i s — s  
 s — s s s s s s s s  
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 ) s s s s s s s s  
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—Waldo Pondray Warren.

## SECTION 4

### ASSIGNMENT 16

#### Speed Builder 16

125. Dear Sir: In response to your inquiry, J. L. Byrd is the owner of the property described as Lot 11,<sup>1</sup> Block 2, Highland Park Addition, Tulsa County, Oklahoma.

Mr. Byrd agrees to construct a<sup>2</sup> two-story addition to the apartment house on this lot, using brick and hollow tile and finishing the inside with<sup>3</sup> hard plaster, according to the plans and specifications.

The interior of the present<sup>4</sup> building will be remodeled to conform with the new addition. It is understood that the building, when completed, is to be<sup>5</sup> used as a hospital and clinic.

The addition will provide for eight rooms, four on each floor, approximately<sup>6</sup> 12 by 14 feet each, and four reception rooms, two on each floor. All floors are to be laid in oak except the<sup>7</sup> operating room, which is to have tile floor and base and also sufficient window surface to furnish necessary<sup>8</sup> light. All hall

floors are to have battleship tile, with walls of rough plaster.

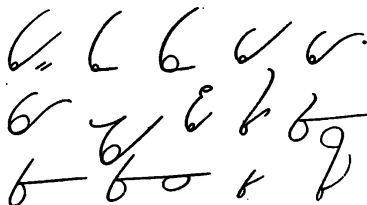
I shall be glad to assist you in any<sup>9</sup> way I can in this matter. Yours very truly, (189)

#### VOCABULARY ANALYSIS OF LETTER 125

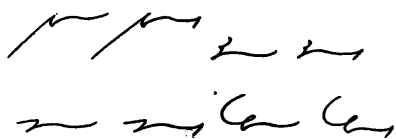
|   |     |
|---|-----|
| Number of actual words.....                 | 177 |
| Deduct number of duplicates.....            | 67  |
| Number of different words.....              | 110 |
| Deduct number of high-frequency words ..... | 91  |
| Number of words for special practice ..     | 19  |

#### Speed-Building Drills

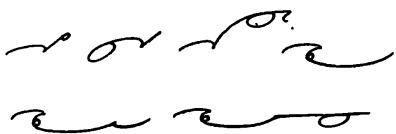
126. *Drill on Paragraph 161.* Between downward characters and forward straight strokes (*t, d, n, m*) the left-motion circle is used to express *r*:



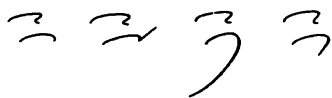
127. Drill on Paragraph 227. The word-ending *-scribe* is expressed by *s-k-r*; *-scription* by *s-k-r-sh*:



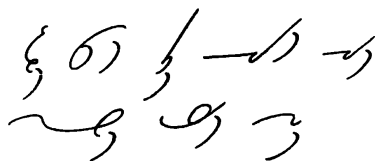
128. Drill on Paragraph 80. The prefix *coun* is expressed by *k*:



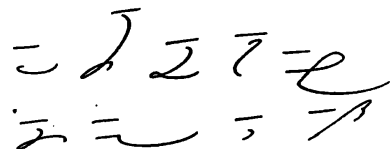
129. Drill on Paragraph 209. The word-beginning *constr-* is expressed by *k-s* disjoined:



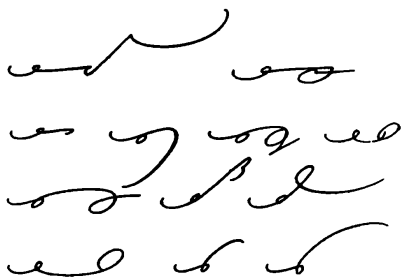
130. Drill on Paragraph 230. The word-ending *-fication* is expressed by *f* disjoined:



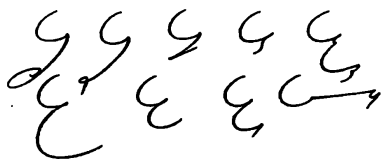
131. Drill on Paragraph 209. The word-beginning *inter* is expressed by *n* disjoined:



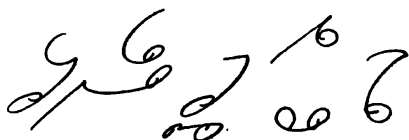
132. Drill on Paragraph 147. The vowel is retained in *re* when it precedes the forward characters:



133. Drill on Paragraph 127. The syllable *pro* is expressed by *pr*:



134. Drill on Paragraph 193. In some common words the form stops with a diphthong or a strongly accented vowel:



135. *Drill on Paragraph 170.* The prefix *fur* is expressed by *f*:

*f f f f f f*

### 136. *Spelling-Improvement Drill:*

|                |            |
|----------------|------------|
| inquiry        | numerous   |
| addition       | liable     |
| specifications | remittance |
| remodeled      | adjustment |
| clinic         | courteous  |
| approximately  | separated  |
| sufficient     | specialty  |
| necessary      | layouts    |
| similar        | relieved   |
| desirous       | facilities |
| current        | circular   |

137. *Speed Pointer.* The faster you can enlarge your shorthand vocabulary the more quickly your speed will increase. An easy way to enrich your vocabulary is to learn the outlines for the derivatives, if any, at the time you learn the root form. For example, when learning the outline for the word *near*, practice the outlines for the six derivatives—*nearer*, *nearly*, *nearest*, *neared*, *nearing*, and *nearness*.

This plan enables you to repeat the shorthand form for the word *near* six times, yet each time you repeat this outline you are also learning a new word. This kind of repetition builds speed quickly.

## ASSIGNMENT 17

### Brief-Form Speed Letters

138. Gentlemen: This month our newspaper will publish a series of articles on the strong banking houses throughout<sup>1</sup> the country. We hope that these articles will acquaint the public with the progress that has been made by the financial<sup>2</sup> institutions of our own state and their great influence in other states.

If we receive sufficient proof that<sup>3</sup> our readers are really interested in this kind of information, we shall bring additional reports<sup>4</sup> of a similar nature to their attention.

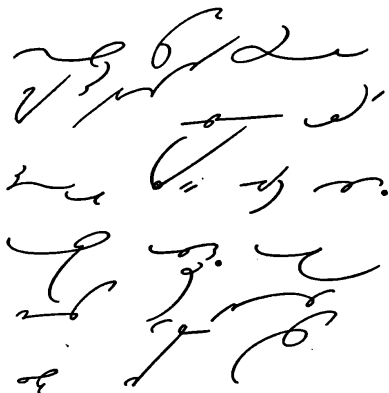
We sent you and other special friends an advance proof of these<sup>5</sup> articles through the mail. To date we have not heard from you, and we are wondering if you received your set of proof. We are<sup>6</sup> especially desirous of having your own personal opinion of the articles and feel that you should<sup>7</sup> take advantage of this opportunity to give us the benefit of your broad experience in improving<sup>8</sup> our financial condition. We shall appreciate an early reply to this letter. Very truly yours,<sup>9</sup>

139. Dear Sir: Enclosed you will find a statement of account covering the past two months. We re-

gret very much that we<sup>10</sup> must again remind you that the items on this statement are once more overdue. We shall appreciate it<sup>11</sup> if you will attend to this immediately and send us your check for the full amount outstanding. Yours truly,<sup>12</sup> (240)

### Speed Builder 17

#### Vocabulary Preview



140. Gentlemen: In the current edition of the Blue Book, your company is listed in the Address Section and<sup>1</sup> under such classifications as are indicated on the enclosed sheet.

Do you still manufacture the farm<sup>2</sup> products shown? If not, please strike off any discontinued items and add all such products as will make this a complete<sup>3</sup> list of your manufactures. After doing

this, please return the list to us promptly.

We are now revising the<sup>4</sup> data for our next edition. Your failure to furnish us at this time up-to-date information about your<sup>5</sup> products may result in the loss to you of numerous inquiries and accounts from among the several<sup>6</sup> thousand subscribers of the Blue Book, who constantly refer to it for sources of supply.

As this service is<sup>7</sup> being rendered at great cost to us and without charge to you, will you please give our request your immediate attention.<sup>8</sup>

If we do not hear from you within a week, we shall assume that you are not at present in production or<sup>9</sup> are not interested in having your company listed in the Blue Book. Very truly yours,

141. Dear Sir: I am<sup>10</sup> returning to you our statement for \$2 for connecting your range at 403 Burdett Avenue,<sup>11</sup> on January 10.

This account has been brought to my attention, together with your notification that<sup>12</sup> you do not feel liable for the \$2 charge, as you did not order the work done.

Our service man reports<sup>13</sup> that when he was at your home he was requested by someone in your house to connect the range. His

report is<sup>14</sup> written across the face of the statement, which I am returning to you, and I am sure that after reconsidering<sup>15</sup> the matter you will decide to forward us your remittance and thus close this account. Yours very truly,

142. Dear<sup>16</sup> Mr. Tweed: You will recall that we had some correspondence with you last fall about photographs of our Country<sup>17</sup> Club Golf Course. We are wondering if you could arrange to take two or three pictures now.

We are particularly<sup>18</sup> interested in the fairways and in general views of the course.

Our suggestion is that you notify<sup>19</sup> Mr. Zane at the club when you are ready to take the photographs. He will no doubt have some ideas as to which<sup>20</sup> parts of the course will make the most desirable pictures. Yours cordially, (413)

143. *Speed Pointer.* What do you do with your notes after you have taken dictation? Do you rewrite any of them to improve their proportion, slant, and size? Do you transcribe them? Do you place a circle around those outlines that are incorrectly written, or around the words that you should have phrased, or around

the new words that need extra practice, to make them old-time acquaintances?

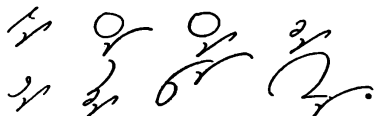
Your answer to each of these important questions should be "Yes."

Many speed secrets lie hidden among the shorthand notes that you take from dictation. If, without any urging on the part of your teacher, you yourself will examine your notes critically each day, you will find these speed secrets, and your speed building will go forward rapidly.

## ASSIGNMENT 18

### Building Phrasing Skill

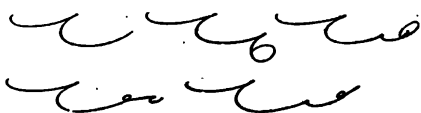
144. *Drill on Paragraph 218.*



145. *Drill on Paragraph 189.*



146. *Drill on Paragraph 189.*





147. Drill on Paragraph 223.

148. Drill on Paragraph 242.

149. Drill on Paragraph 204.

150. Drill on Paragraphs 24 and 44.

151. Drill on Paragraph 31.

152. *Speed Pointer*. Half-learned phrases, like half-learned brief forms, are more a hindrance than a help. If a phrase is worth learning at all, it is worth learning well.

## Speed Builder 18

153.

154. *Handwritten cursive practice lines for exercise 154.*  
 155. *Handwritten cursive practice lines for exercise 155.*

## ASSIGNMENT 19

### Brief-Form Speed Letters

156. Dear Mr. Daly: We are writing you regarding the small difference that you say exists between our books and<sup>1</sup> yours with regard to your last purchase. In your letter of September 10 you state that your balance should be<sup>2</sup> \$42.62, while our statement reads \$48.62. We have checked the figures<sup>3</sup> again and cannot find this difference of \$6, so must ask you to help us out by sending us a copy<sup>4</sup> of your last order. We shall then compare it carefully with the one we have on file and doubtless shall be able<sup>5</sup> to locate the error without further trouble. Very truly yours,

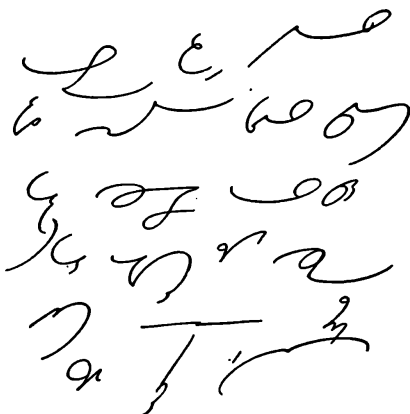
157. Dear Mr. Daly: Thank you for sending us<sup>6</sup> the information we requested in our letter of September 16. We have found the \$6 item<sup>7</sup> that caused all the trouble and have made the proper adjustment in our books. We are enclosing a corrected<sup>8</sup> statement. We regret having made this error and appreciate your courteous cooperation in helping us<sup>9</sup> straighten out the matter. Yours very truly,

158. Gentlemen: We sent you a few days ago a copy of a<sup>10</sup> circular explaining in detail the service that we are prepared to render schools in connection with annual<sup>11</sup> short-

hand contests. Will you please see that this circular is put in the hands of the proper committee. Yours truly,<sup>12</sup> (240)

### Speed Builder 19

#### Vocabulary Preview



159. Gentlemen: Paper and ink are two lifeless articles as they lie separated on the printer's shelves. But bring<sup>1</sup> them together through the medium of the printing press and you can touch the minds and emotions of millions of<sup>2</sup> human beings. You can delight the eye with any or all the colors of the rainbow; or portray the blackness<sup>3</sup> of night touched with countless stars. Your business message can be clothed in the most attractive garb of the season—one that<sup>4</sup> is bright and interesting as well as constructive.

This is our specialty. We know how to bring paper and ink<sup>5</sup> together through the expert use of attractive type faces and illustrations that give your sales message such a<sup>6</sup> form that it will compel attention, arouse interest, and create desire in the minds of your prospective<sup>7</sup> customers.

Our direct-mail advertising service is complete. We outline the plans of your campaign, furnish you with<sup>8</sup> suggested layouts, and, if you wish, we shall write the copy for your various mailing pieces. A sample of<sup>9</sup> our color-process work appears on the enclosed circular.

Everything will be handled and produced by us<sup>10</sup> complete. Each message will be ready for your mailing department to place in the mail. You will have our wholehearted<sup>11</sup> cooperation from start to finish, and will be relieved of the major part of the time and effort required<sup>12</sup> in planning the campaign.

Many firms are recognizing more and more every day the value of such a<sup>13</sup> service to them, and they have come to depend on our special knowledge and skill in producing for them the kind of<sup>14</sup> printed advertising that is exactly suited to their needs. We suggest that you talk this matter over with us<sup>15</sup> at your convenience. Upon

your request one of our representatives will call and supply you with further<sup>16</sup> details. Very truly yours,

160. Dear Madam: A short time ago you asked for an extension of time on your account, and<sup>17</sup> this request was granted. Our company does not object to an occasional extension, provided the terms<sup>18</sup> of the arrangement are carried out.

It seems unfair to this company, however, for you to make it<sup>19</sup> necessary for us to call your promise to your attention. It is just as important for you to keep your contract<sup>20</sup> with us as it is for us to keep our contract with you.

We shall expect you to call at this office by Monday,<sup>21</sup> April 24, and pay your account in full. Yours very truly, (432)

161. *Speed Pointer*. If you would be a speedy writer, then first become an artistic writer. Are you a member of the Order of Gregg Artists? This is the first objective of the artistic writer. The second objective is to win the Certificate of Superior Merit. The holder of this certificate is truly a short-hand artist of the highest order. You cannot build speed more surely than upon a foundation of artistry.

## ASSIGNMENT 20

### Brief-Form Speed Letters

162. Gentlemen: We cannot deliver your shipment of goods this week as we had promised you. The goods will reach you<sup>1</sup> about ten days late because of a serious fire, which forced us to close down our factory for a few days. We<sup>2</sup> immediately arranged for another firm to send you the goods you had ordered from us, and that firm wired us that<sup>3</sup> we could count on receiving the entire order by October 4.

We regret this delay, but it was through no<sup>4</sup> fault of ours, and we are now in a position to serve you again. In fact, our facilities are considerably<sup>5</sup> enlarged, as the enclosed circular will show, and we want you and your friends to make full use of these new<sup>6</sup> facilities. Cordially yours,

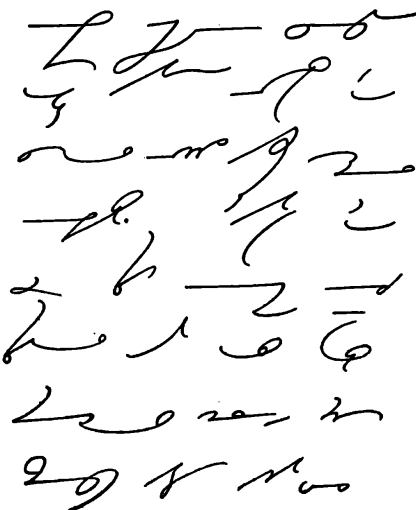
163. Dear Mr. Carter: The general office has notified me that you have not paid<sup>7</sup> your insurance premium, which was due August 10. As the thirty-one days of grace have already passed, I<sup>8</sup> am writing you this personally in the hope that you will make arrangements at once to put this insurance in force<sup>9</sup> again. Simply sign the enclosed application blank and attach your check for \$42.20.

A<sup>10</sup> new kind of accident policy

has been issued recently by our company, and I think it is just what<sup>11</sup> you have been looking for. I will run in some evening this week and show the policy to you. Very truly yours,<sup>12</sup> (240)

### Speed Builder 20

#### Vocabulary Preview



### 164. Advertising

Power, magic, enchantment—to the amateur no word seems strong enough to describe the undeniable<sup>1</sup> accomplishments of advertising. But from a professional viewpoint, advertising merits somewhat more sober<sup>2</sup> terms. As a matter of fact, the making of successful advertising is a difficult business, requiring<sup>3</sup> both skill and experience.

It is true that advertising will speed up sales and secure a larger volume in<sup>4</sup> a shorter time for a manufacturer with foresight, courage, and financial resources to carry definite<sup>5</sup> business policies to completion.

But no amount of advertising will sell a product that cannot be<sup>6</sup> sold without advertising.

It is certain that advertising can and does create valuable good will for<sup>7</sup> a brand or a trade-mark. Witness the actual money value of any well-advertised name.

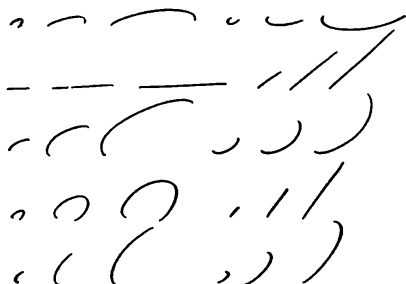
But it is<sup>8</sup> equally certain that back of that name there must be honesty, fair dealing, and full value for the price asked.<sup>9</sup> Advertising an unworthy product simply means that a larger number of people will presently discover its<sup>10</sup> disadvantages. Advertising pays its way, often many times over. It will permit lower prices through<sup>11</sup> increased volume. It can reduce selling costs. It can lessen the time in which a product moves from factory to<sup>12</sup> consumer.

But advertising that does not consider the problems of the jobber, the retailer, and the<sup>13</sup> salesman often loses more than it gains. Advertising must contain the principles of sound merchandising to be<sup>14</sup> successful.

Advertising points out the merits of a product and impresses the buyer with its<sup>15</sup> desirability. But advertising cannot create a single point of superiority in a product, nor<sup>16</sup> add a single virtue to its manufacturer.

Advertising is accepted as a necessary part<sup>17</sup> of modern business promotion. It has won a place for itself in virtually every industry.<sup>18</sup> Rightly directed and prepared, advertising has proved that it can return a profit to the advertiser. But<sup>19</sup> advertising always should be considered as a business enterprise, and not as a magic formula for<sup>20</sup> unearned success. (403)—*N. W. Ayer & Son, Inc.*

165. *Speed Pointer.* Practice the following interesting drill on ten proportion "trios." Many students, when trying to read their notes written at high speed, find these trios have become "triplets"! The only difference between the members of each trio is a difference in length, and if this distinguishing feature disappears, the student must depend upon the context to help him out. A little extra attention given to these trios will materially increase your control over their relative lengths.

166. *Drill on Proportion Trios.*SPEED-PROGRESSION  
TEST 2

## Working for Yourself

(40 Words a Minute)

It is always a helpful thought for an employee to<sup>1</sup> go about his work, not with the thought that he is working<sup>2</sup> solely for his employer, but that he is really<sup>3</sup> working for himself.

"I always tell an employee," said<sup>4</sup>

(50 Words a Minute)

a merchant, "that he is working for himself just as much as if his<sup>1</sup> name were over the door. We furnish him capital, space to work in, and<sup>2</sup> give him the benefit of our systems of handling merchandise and<sup>3</sup> all that, but what he does is in a sense his own business. If he sells goods,<sup>4</sup>

(60 Words a Minute)

or packs them for shipment, or makes out bills, whatever he does contributes toward a<sup>1</sup> portion of the net receipts of the store. He is entitled to what he actually<sup>2</sup> earns, minus what he pays for rent, capital, and other accessories. If he<sup>3</sup> does well, his business will grow and he will get the benefit of it. And if he does<sup>4</sup>

(70 Words a Minute)

not do well, he will make a failure of his business—just as if he were closed up by his creditors.<sup>1</sup> We can't give him room if he won't pay his rent, or pay interest on the capital we lend him,<sup>2</sup> and so he has to go out of business. In many ways he is virtually in business for<sup>3</sup> himself, and will stand or fall on his own efforts."

Ability is capital. A good way to get<sup>4</sup>

(80 Words a Minute)

a proper view of a salary is to compare it with the interest on money invested. If the<sup>1</sup> average conservative investment be at 5 per cent, then a man whose personal efforts warrant a salary<sup>2</sup> of \$1,500 a year has the same income he would have if he had \$30,000<sup>3</sup> invested. If he gets an increase of \$500 a year, he has increased his capital one-third.<sup>4</sup> (300)—Waldo Pondray Warren.

## SECTION 5

### ASSIGNMENT 21

#### Speed Builder 21

167. Gentlemen: Our representative, Mr. Wood, who has just returned from your city, tells us that you might become<sup>1</sup> interested in using our patented cups as a medium for selling grease to some of your<sup>2</sup> larger industrial accounts.

The cups are proving satisfactory wherever they are being used, and we do not<sup>3</sup> hesitate to recommend them for your trade.

A complete adjustment is made through the stem, eliminating the<sup>4</sup> changing of springs. We do have a very heavy and also a very light spring, however, which can be changed where<sup>5</sup> extreme cases are encountered.

The design of this cup has now been made conical at its base, reducing the<sup>6</sup> possibility of there being any residue left from the use of a heavy grease, or the possibility<sup>7</sup> of the grease becoming caked.

We have placed a hollow bronze shaft through the intake hole in the cup in such a manner<sup>8</sup> that, as

the grease is applied, there will be a certain amount of oscillating motion, which will help to<sup>9</sup> clarify the cup immediately after each filling.

We are expressing a box of samples to you, and are<sup>10</sup> sure you will find them most acceptable. Please note that these cups are made of a metal that has twice the strength of<sup>11</sup> tensile steel, making the stem very strong, with almost no chance of its breaking from vibration.

Some literature and<sup>12</sup> our price list are enclosed, as you requested of Mr. Wood. We shall await your decision with much interest.<sup>13</sup>  
Very truly yours, (264)

#### VOCABULARY ANALYSIS OF LETTER 167

Number of actual words..... 249

Deduct number of duplicates..... 99

Number of different words..... 150

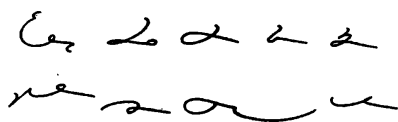
Deduct number of high-frequency words ..... 126

Number of words for special practice 24

#### Speed-Building Drills

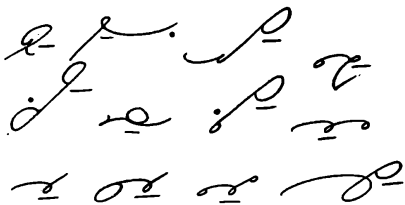
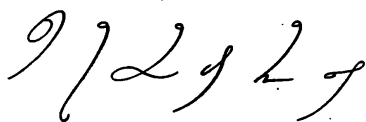
168. *Drill on Paragraph 105.* Ng is expressed by *n* written at a slightly downward slant:



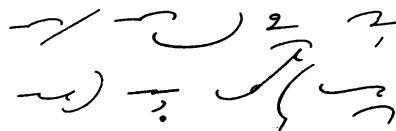


173. Drill on Paragraph 99. In the body of a word *w* is expressed by a dash placed beneath the vowel following:

169. Drill on Paragraph 201. Many compound words are formed by the joining of brief forms:



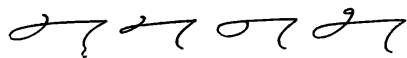
170. Drill on Paragraph 212. Many useful forms are obtained by joining simple prefixes to the disjoined word-beginnings:



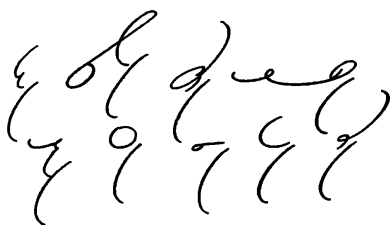
174. Drill on Paragraph 246. From the outline for *literature*, the following analogous outlines are formed:



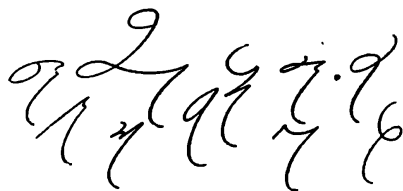
171. Drill on Paragraph 127. The suffix *ple* is expressed by *p* in the following words:



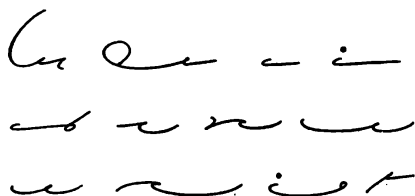
175. Drill on Paragraph 230. The word-ending *-bility* is expressed by *b* disjoined:



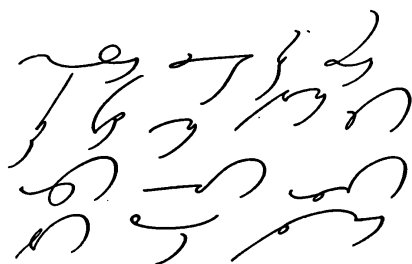
172. Drill on Paragraph 127. The suffix *ble* is expressed by *b*:



176. Drill on Paragraph 67. The slant of the *o*-hook is modified slightly before *n*, *m*, *r*, and *l*, except when preceded by a down-stroke:



177. *Drill on Paragraph 170.*  
The suffix *ify* is expressed by f:



178. *Spelling-Improvement Drill:*

|              |                |
|--------------|----------------|
| satisfactory | initial        |
| proving      | irregularities |
| changing     | amicable       |
| encountered  | attitude       |
| conical      | received       |
| residue      | lose           |
| oscillating  | uncertainties  |
| clarify      | uninsurable    |
| immediately  | possibilities  |
| acceptable   | basis          |
| tensile      | meager         |
| literature   | fallacy        |

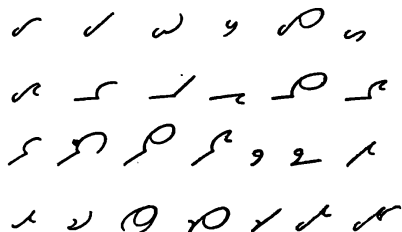
179. *Speed Pointer.* Be continuously on guard to see that none of your writing effort is wasted. A great deal of time and effort can be wasted in writing the little strokes longer than necessary. The

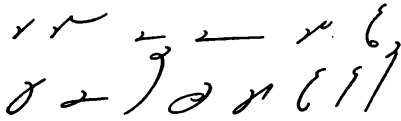
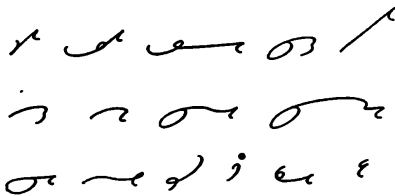
strokes for the *s*, the *th*, and the *t* are very small, mere ticks that usually become merged with the writing motions of the preceding or following stroke.

The writing of the ordinary check mark gives a most apt illustration of the writing of two strokes as if they were but one. When you write a check mark, you do not consciously write first a downstroke and then an upstroke. You really give no thought to the two strokes composing the check mark. You simply make the mark automatically.

When you join the little strokes for the *s*, the *th*, and the *t* to other strokes, you should not think of them as separate strokes. Practice the following words and phrases with the sole objective of reducing the time and effort you have heretofore given to the joining of these very frequently used little strokes:

180. *Drill on Small Phrases.*



181. *Drill on Initial s Joinings.*182. *Drill on Final s Joinings.*

## ASSIGNMENT 22

**Brief-Form Speed Letters**

183. Dear Sir: I cannot believe that there is another city in the world that is offering the great number of<sup>1</sup> advantages that our own city is now putting before its people. If you do not love this progressive town<sup>2</sup> of ours, it is because you do not know its true character.

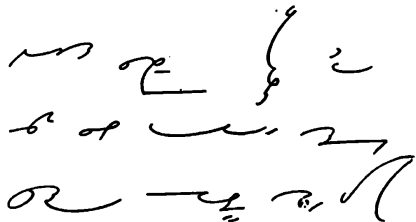
Please do not believe that there is anything personal<sup>3</sup> in these remarks, but the local Chamber of Commerce is trying to determine why this city, whose people<sup>4</sup> have the true spirit of loyalty, failed to "go across" in our last Community Chest drive. We think it strange, as<sup>5</sup> most of our citizens do, that,

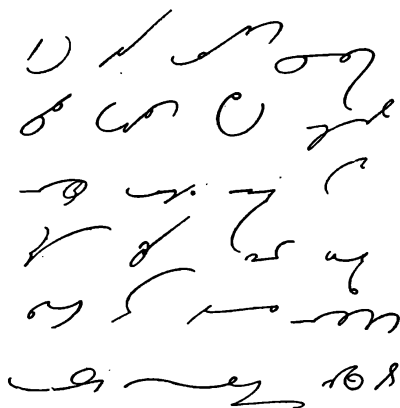
after the effort that was put forth in this campaign, the goal was not reached.

Won't you<sup>6</sup> please study the situation and report your opinion to us. Either write or call. Very sincerely yours,<sup>7</sup>

184. Gentlemen: Will you please have your representative state a definite time when he will call. For several days<sup>8</sup> I have desired to see him and call his attention to the draft about which we have had so much correspondence,<sup>9</sup> but it seems impossible for us to arrange a set time.

Except for this draft and one or two other small<sup>10</sup> matters, there is little to do before the deal can be completed. If your agent could arrange to see me tomorrow<sup>11</sup> night, we could close the deal the next morning and have the papers ready for you to sign. Very sincerely yours, (240).

**Speed Builder 22****Vocabulary Preview**



185. Gentlemen: Recently, Mr. Evans of your firm asked for our opinion of Relay trucks. It is a pleasure,<sup>1</sup> after many months of operation, to write of our experience with your Relay equipment.

Since last spring<sup>2</sup> we have compared the Relay truck with other well-known trucks that we used under our shovels. After our daily<sup>3</sup> observations of the superior traction and power of the Relay, we definitely decided to purchase it<sup>4</sup> notwithstanding its higher initial cost.

We have found that on days when it began to rain or snow, and we<sup>5</sup> were compelled to send other trucks home, we could continue to operate with our Relays, because of their increased<sup>6</sup> traction.

The Relay has decreased the cost

of maintenance and lowered the gas consumption.

For some time prior to<sup>7</sup> our purchase of these trucks we had considered the Relay axle to be a sound and simple unit. We feel that<sup>8</sup> this new type of axle is one of the outstanding improvements of the Relay truck. Very truly yours,

186. Dear Sir:<sup>9</sup> Mr. C. R. Morrison has consulted me with reference to a note for \$700 that you<sup>10</sup> owe him for money advanced you for the payment of a loan on an automobile. He stated that at the time<sup>11</sup> he lent you this money you agreed to pay \$100 monthly toward the reduction of the debt.<sup>12</sup>

Mr. Morrison has told me about the trouble he has had in connection with this automobile and the<sup>13</sup> money lent you for its purchase. He has placed the matter in my hands for whatever legal action may be<sup>14</sup> necessary to protect his interest.

While my client feels that legal action should be taken immediately<sup>15</sup> in this matter, he is willing to make an amicable settlement of the difficulty with you if this<sup>16</sup> can be done at once. Will you please call at my office, therefore, so that I may know your attitude concerning an<sup>17</sup> immediate settlement. Very truly yours,

187. Dear Miss MacKean: This is an important message to you. Doubtless,<sup>18</sup> the actual need of protection is just as urgent today as when you secured your policy. The premium<sup>19</sup> has not been received, and yet we do not think it is your desire to lose the protection it affords, for life<sup>20</sup> insurance takes away some of life's uncertainties.

Whatever your reason has been for allowing your policy<sup>21</sup> to lapse, we should be glad to hear from you and make reply to any inquiries, and give what assistance we<sup>22</sup> can in connection with reinstating your policy.

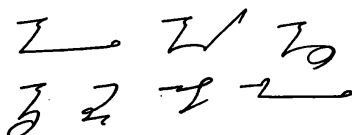
Just write on the other side of this letter and tell us<sup>23</sup> how we can help keep your insurance in force so that proper protection will not stop. But do not put it off;<sup>24</sup> tomorrow you may be uninsurable. Yours very truly, (491)

188. *Speed Pointer.* Pausing and pondering upon hard words while the dictation is accommodatingly retarded or suspended will never teach one how to write hard words when the speaking goes right on. In writing from dictation, therefore, it should be an invariable rule never to allow one's self to pause when a difficult or doubtful word or phrase is encountered.

## ASSIGNMENT 23

### Building Phrasing Skill

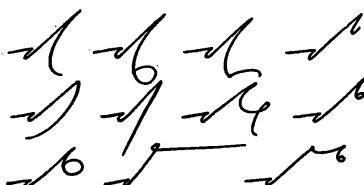
189. *Drill on Paragraph 189.*



190. *Drill on Paragraph 224.*



191. *Drill on Paragraph 189.*



192. *Drill on Paragraph 108.*



193. *Drill on Paragraph 243.*



194. *Drill on Paragraph 235.*

to expect of the normal student,  
but it is a skill that comes only as  
the result of a certain amount of  
definite and directed effort. With  
the proper training, any intelli-  
gent young person can make of  
himself an accurate reporter. The  
chief difficulty to overcome, and  
one that cannot be supplied by a  
textbook, is the right quantity of  
dictation.

195. *Drill on Paragraph 62.*

In addition to perfecting your  
knowledge of the theory princi-  
ples and practicing faithfully all  
the speed-building drills, you must  
have a sufficient amount of dicta-  
tion to enable you to incorporate  
your improved grasp on the short-  
hand principles into your actual  
writing. Get all the dictation you  
can—and be sure you read it back.

196. *Speed Pointer.* Shorthand  
speed is not an extraordinary thing

to expect of the normal student,  
but it is a skill that comes only as  
the result of a certain amount of  
definite and directed effort. With  
the proper training, any intelli-  
gent young person can make of  
himself an accurate reporter. The  
chief difficulty to overcome, and  
one that cannot be supplied by a  
textbook, is the right quantity of  
dictation.

In addition to perfecting your  
knowledge of the theory princi-  
ples and practicing faithfully all  
the speed-building drills, you must  
have a sufficient amount of dicta-  
tion to enable you to incorporate  
your improved grasp on the short-  
hand principles into your actual  
writing. Get all the dictation you  
can—and be sure you read it back.

## Speed Builder 23

197. / e u j n c d h e  
i l u n g n i g n  
i o ( l y h , u u  
b e - g ) . n e y )  
n o b n e e n e n

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The Merchants Association here is looking into the possibility of trying out a similar<sup>4</sup> plan, and would appreciate your furnishing the following information regarding your arrangement:

1.<sup>5</sup> The basis of settlement for the transportation supplied.

2. The additional travel created and the<sup>6</sup> results accomplished, both from the standpoint of your company and from that of the merchants.

3. Whether any<sup>7</sup> opposition to the plan was encountered from smaller merchants in the outlying sections of your city.

4.<sup>8</sup> Whether the free transportation covers only the trip down town.

If you desire, your reply will be kept confidential.<sup>9</sup> If you know of any other cities in which this plan has been or is now in operation, may we have<sup>10</sup> the names of the cities? Yours truly,

202. Dear Sir: We are now considering applications for a salesman to<sup>11</sup> represent us on a full-time basis in the states of West Virginia and North Carolina. We have had<sup>12</sup> representation in this territory in the past, and our leather products are fairly well known throughout these two states.<sup>13</sup>

We never have been represented, however, in any of the New England states. The meager information<sup>14</sup> we have received in the past has not led us to give favorable consideration to that section of the<sup>15</sup> United States.

Should you not be interested in the southern territory and should you be able to give<sup>16</sup> us reliable data as to the possibilities of good business in New England with a complete line<sup>17</sup> of our leather products, we might be induced to give you a tryout in this new northern territory.

Because<sup>18</sup> of the size of our line this year—over five hundred different items—we will not consider a side-line offer.<sup>19</sup>

This briefly outlines what we have to offer in the way of open territory. If you are interested,<sup>20</sup> we shall be glad to hear from you. Very truly yours, (410)

203. *Speed Pointer.* There is no substitute for dictation practice. A well-planned course of instruction in shorthand speed building must provide that at least three-fourths of the time be spent in taking dictation and transcribing it. Some of the dictation will be repetition dictation—the previous day's dictation, for example, redictated

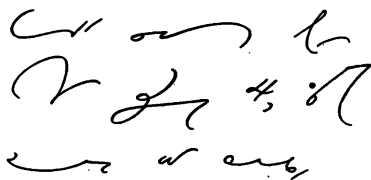
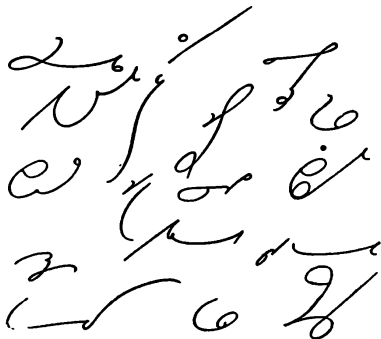
three or four times to speed up the signals from the brain to the hand. A greater part of the dictation, however, should be on new matter in order to accustom the mind to meeting new words and new dictation conditions.

You may copy outlines by the hour, but until you are able to write them without hesitation from dictation of new matter they are useless to you from a practical point of view. This speed pointer is given you so that you will not make the mistake of overemphasizing drill practice to such an extent that you do not allow sufficient time in your daily program to test your progress by using your skill under practical dictation conditions.

## ASSIGNMENT 25

### Speed Builder 25

#### Vocabulary Preview



## 204. A Popular Fallacy

"You have to die to win—that's the trouble with life insurance!" There's a popular fallacy for you! Life insurance<sup>1</sup> is not for the man who dies. It's for the living, himself included. Out of the earnings of his best years, it<sup>2</sup> helps him meet emergencies, such as sickness and old age, as well as providing for his dependents after he<sup>3</sup> has gone.

For example, an old gentleman died in New York not long ago, who had \$7,000 in<sup>4</sup> the bank, on which he drew 4 per cent interest, or \$23.33 a month. He had not been<sup>5</sup> ill—there was no obvious clue as to the cause of his death. It was slow starvation. He wasn't a miser, but<sup>6</sup> he didn't want to draw on his principal for living expenses. He was apparently afraid he might live<sup>7</sup> too long.

Within three blocks of the old gentleman's room is a life insurance company. That company would have<sup>8</sup> taken his \$7,000 and

paid him an annuity of \$60 a month as long as he<sup>9</sup> had lived.

Sixty per cent of all the payments that life insurance companies make go to living policyholders.<sup>10</sup>

Insurance is one of the great business tools. It assures stability to a business by removing the<sup>11</sup> hazards of death and the consequent dissolution of business managements. It is the most important single<sup>12</sup> agency for supplying capital to business. It supplies 22 per cent of the funds used by railroads,<sup>13</sup> 6 per cent of those used by public utilities, 14 per cent of the money for public bonds, and 40<sup>14</sup> per cent of the money for farm and city mortgages.

William Howard Taft, one of our great chief justices of<sup>15</sup> the Supreme Court, had this to say about life insurance:

"Life insurance is a wonderful aid, especially<sup>16</sup> to those of us who are dependent upon salaries and professional incomes. It is the only way by<sup>17</sup> which we can make our lives happy in the thought that we are putting by something so that those who are dear and near to<sup>18</sup> us may live on after us and not feel pinched when the breadwinner is gone."

William Howard Taft's policy

history<sup>19</sup> shows the soundness of his advice.

Such an opinion, you know, represents the final judgment of one of the<sup>20</sup> best brains in the country. It is an opinion based on the experience of millions of his fellow men, brought<sup>21</sup> to his attention daily because of his high position. And to this must be added the weight of his own private<sup>22</sup> experience, for as William Howard Taft advocated in public, so he practiced in the conduct of<sup>23</sup> his personal affairs.

Back in 1900, eight years before his inauguration as President of the<sup>24</sup> United States, Mr. Taft took out a life insurance policy. It was a twenty-payment life policy<sup>25</sup> like hundreds of others issued that year—the typical policy of a typical American.

This contract<sup>26</sup> became paid up in 1919. From then on, though no further premium payments were required,<sup>27</sup> Mr. Taft continued to receive a dividend check each year in increasing amounts.

At Mr. Taft's death, his<sup>28</sup> widow was paid the face of the policy—*plus* two post-mortem dividends and interest from the very date of<sup>29</sup> his death. And, as is the case with 85 per cent of the claims, the check was issued the same day that proof of death<sup>30</sup> was received at

the home office of the company.

This investment of the Chief Justice yielded a gain of<sup>81</sup> 75 per cent. Unusual? Not at all. Thousands upon thousands of life insurance policies show a<sup>82</sup> similar history of profit and protection. (650)—*The Union Central Life Insurance Company*.

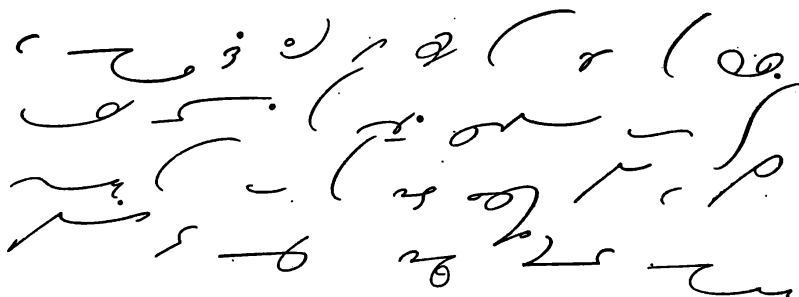
205. *Speed Pointer*. You should now begin to use your shorthand skill outside the classroom. Shorthand is much more than a tool for stenographic purposes. It is a personal accomplishment of the highest order. Substitute it wherever possible for longhand.

There are many opportunities for you to put your shorthand to practical use while you are study-

ing it. Take a portion of a talk over the radio once or twice a week and transcribe as much of it as you can. Check all the doubtful outlines in your notes and look them up in your shorthand dictionary. Choose a talk about some subject in which you are especially interested, so that your knowledge of and interest in the subject will help you when transcribing your notes. Another interesting project for those who travel daily on trains or street cars is to copy the advertisements in shorthand. The words used in these advertisements are of high frequency and practice on them will be very beneficial to you. These two suggestions will call other interesting possibilities to your mind.

## TRANSCRIPTION STUDY 2

### Wasting Time



The image shows a handwritten transcription of the words "Wasting Time" in Gregg shorthand. The text is written in a cursive, flowing style across several lines. The first line contains "Wasting", the second line contains "Time", and the third line contains "ing". The handwriting is fluid and characteristic of the Gregg shorthand system.

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## SECTION 6

### ASSIGNMENT 26

#### Speed Builder 26

206. My dear Mr. Fisher: Your criticism of the lateness of our reports of football games brings up a question that<sup>1</sup> is with us every fall. As a matter of fact, one of the arguments for the change from the monthly to the<sup>2</sup> weekly form of *The University News* was that the weekly form would make it possible for us to get<sup>3</sup> reports of the athletic events to the alumni at an earlier date.

I should like very much to get this<sup>4</sup> material to our readers more quickly, but there are certain mechanical difficulties that it seems<sup>5</sup> almost impossible to overcome with our present organization. Your suggestion could be followed only<sup>6</sup> if we were to omit all illustrations and diagrams and run our printing plant on Sunday.

We should find it<sup>7</sup> necessary also to compete with the newspapers in giving a running account of the games rather than<sup>8</sup> a more or less carefully analyzed review, which

is the kind we try to give to our readers. We could not get<sup>9</sup> the pictures back from our engravers in Buffalo before Tuesday or Wednesday morning at the latest. The<sup>10</sup> expense and trouble of running our plant on Sundays during the football season would be considerable and might<sup>11</sup> present some difficulty in holding our force together.

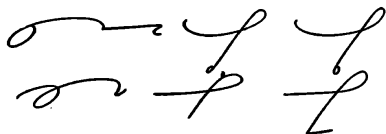
Of course, if this reorganization of our<sup>12</sup> publication schedule extended over the whole year, it might be desirable to make the change. But I am<sup>13</sup> inclined to believe that, important as it might be to get the reports of the football games to the alumni at<sup>14</sup> an early date, all the physical difficulties involved and our limited resources make it impracticable<sup>15</sup> for us to change our present schedule.

I hope that you will explain our point of view to those of your friends who<sup>16</sup> may feel as you do about our reports. Very truly yours, (331)

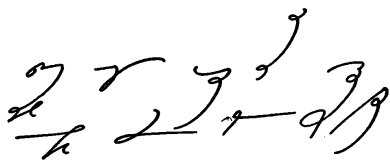
## Speed-Building Drills

207. *Drill on Paragraph 165.* In many words containing *ar*, *er*, and *or* the *r* is omitted:

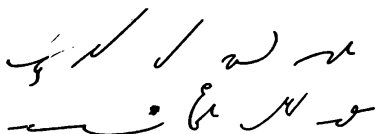
a. *ar*:



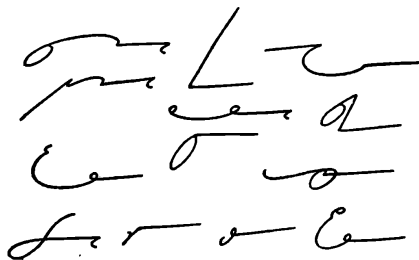
b. *er*:



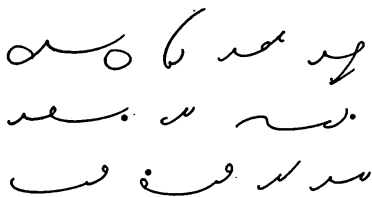
c. *or*:



208. *Drill on Paragraph 127.* The suffix *ment* is expressed by *m*:



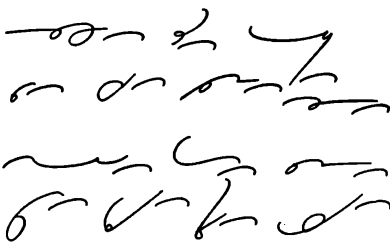
209. *Drill on Paragraph 78.* The left-motion *th* is used before and after *o*, *r*, *l*:



210. *Drill on Paragraph 230.* The word-ending *-gram* is expressed by a disjoined *g*:

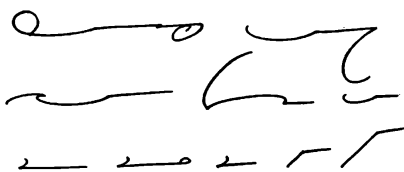


211. *Drill on Paragraph 230.* The word-ending *-ical* is expressed by a disjoined *k*:

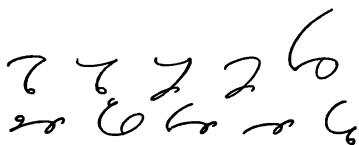


212. *Drill on Paragraph 124.* Short *u* is omitted in the body of a word before *n* and *m*:

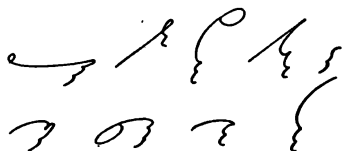




213. *Drill on Paragraph 193.* In some common words the form stops with a diphthong or a strongly accented vowel:



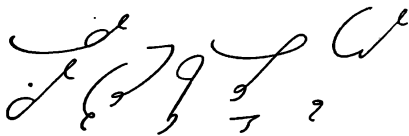
214. *Drill on Paragraph 55.* Add another *s* of the same motion to form plurals of brief forms and abbreviated words ending in *s*:



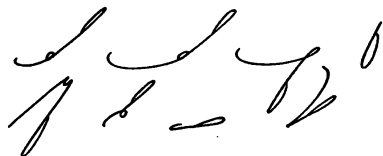
In the following words, the *ses* blend may be used to form the plural:



215. *Drill on Paragraph 174.* When slightly enunciated, *t* is omitted at the end of many words:



216. *Drill on Paragraph 74.* After straight strokes the loop is written with left motion to express *rs* following a circle vowel:



#### 217. *Spelling-Improvement Drill:*

|                |               |
|----------------|---------------|
| criticism      | schedule      |
| arguments      | desirable     |
| weekly         | resources     |
| athletic       | impracticable |
| alumni         | profitable    |
| mechanical     | guarantee     |
| omit           | budget        |
| diagrams       | definitely    |
| amplifier      | patronage     |
| compete        | confident     |
| analyzed       | distortion    |
| reorganization | aerial        |

218. *Speed Pointer.* A safe standard as to size of notes is this: Make your notes as small as you can without hampering freedom of movement. If it is your temperament to write small, it is probably



because you use a great deal of finger movement. Finger movement is essential to a small, compact style; but the use of the fingers should not be allowed to interfere with a free, flowing movement. There is no advantage in "packing" your notes, if, in order to do so, you retard the fast, easy movement of the hand across the paper.

## ASSIGNMENT 27

### Brief-Form Speed Letters

219. Dear Mr. Jones: Tomorrow I have a pay roll to meet and it's going to leave me a very small balance in<sup>1</sup> the bank, so I am appealing to you to help me out.

There is a balance of \$260 on<sup>2</sup> your account and I would thank you ever so much for a check for this amount by return mail.

Please use the special<sup>3</sup>-delivery stamped envelope enclosed, as I am anxious to get your check in Monday morning's deposit if<sup>4</sup> possible. Cordially yours,

220. Dear Mr. Murdock: A feather is not very heavy—but have you ever carried<sup>5</sup> a feather bed upstairs?

One small account does not burden anyone, but hundreds of them often make a tremendous<sup>6</sup> load.

Besides, all the profit in a small

account may be easily spent in postage before the account is<sup>7</sup> paid.

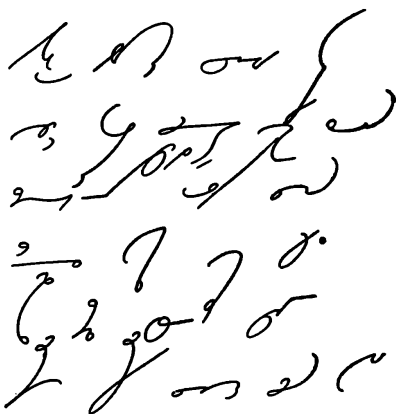
Won't you please send us your check for the \$5 that you have owed us for some time? Yours truly,

221. Gentlemen: Firms<sup>8</sup> like yours, that pay promptly, seldom seem to get the proper recognition. We want you to know that the promptness with<sup>9</sup> which you met our last invoice is appreciated—and we thank you very much for the check for<sup>10</sup> \$1,204.50, which we received this morning.

We hope that our service has been profitable to<sup>11</sup> you, and that we may be favored again with your business when the occasion arises. Very sincerely yours,<sup>12</sup>  
(240)

### Speed Builder 27

#### Vocabulary Preview



222. Dear Mr. Blanchard: This is a suggestion that may be worth, say, \$670 to you.

At least<sup>1</sup> one depositor—and we believe thousands more—found that much profit in it as this letter to us testifies:<sup>2</sup>

“A year ago your bank announced you would give me a copy of your budget plan. I asked for it more out of<sup>3</sup> curiosity than anything else. I had tried many plans and they all failed—or I failed. But yours was so interesting<sup>4</sup> that we started to use it. In the last twelve months we have saved \$670—more than in<sup>5</sup> any previous year—and we haven’t scrimped either.”

If any budget will work for you, our simplified budget<sup>6</sup> will. Customers tell us that our plan makes every dollar go farther.

Last January 17,000<sup>7</sup> compound-interest depositors personally requested a copy of this plan. If you were one, you’ll need<sup>8</sup> another copy for this year. If you weren’t, you will want to start now to share the fortune of the new year. Bring,<sup>9</sup> or mail, the enclosed card with your name and address to get your copy. Cordially yours,

223. Dear Sir: May 10 is Mother’s<sup>10</sup> Day!

Undoubtedly you have the day

in mind and are planning to observe it. Why not visit the home folks, or out<sup>11</sup>-of-town friends? You will be rewarded with a royal welcome and will return home happy in the thought of a good<sup>12</sup> deed well done.

We shall have another big Back-Home Excursion over the week-end of May 10. Fares, as usual,<sup>13</sup> will be extremely low—lower than the cost of driving your own car, when you consider the wear and tear on your<sup>14</sup> car and the cost of oil and gasoline. You are also relieved of the strain of driving, and the danger and<sup>15</sup> annoyance of week-end congestion.

Train service is swift and convenient and it leaves you free to enjoy your outing<sup>16</sup> to the utmost. The details of fares and train service are outlined in the attached leaflet. Plan your visit now and<sup>17</sup> plan to go by train. Very truly yours,

224. Gentlemen: Your check for \$40.60, covering work for<sup>18</sup> the month of August, came in promptly as usual.

You may rest assured that your promptness and the cordial<sup>19</sup> relationship we have had ever since we have done business together are two of the pleasant things that have made our work<sup>20</sup> so satisfying.

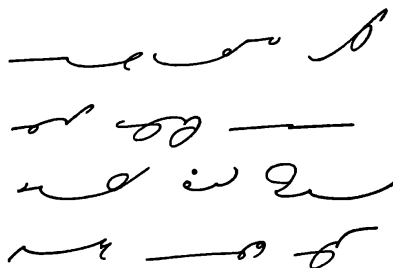
We want you to know that we sincerely appreciate it. Cordially yours, (417)

225. *Speed Pointer*. Do not permit the hand to move by jerks and hops, but make the motion across the line steady and rhythmic. The fingers take care of the deviations from the line of writing, as in the up-and-down-strokes and the small hooks and circles. The combination of the two movements—the finger movement for the down-and up-strokes and the small characters, and the free-arm movement for the longer forward strokes—gives the maximum advantage of economy of space and movement as well as complete freedom of motion.

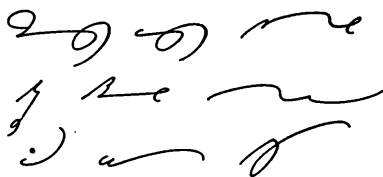
## ASSIGNMENT 28

### Building Phrasing Skill

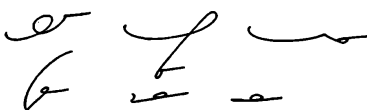
226. *Drill on Paragraph 189.*



227. *Drill on Paragraph 224.*



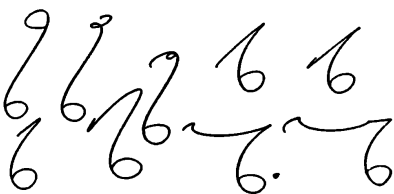
228. *Drill on Paragraph 221.*



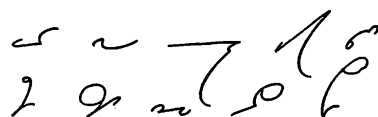
229. *Drill on Paragraph 157.*



230. *Drill on Paragraph 86.*



231. *Drill on Paragraph 87.*



## Speed Builder 28

232. / m i f a x b f  
 o b f l m — x. v. w  
 n — n — n — n — n  
 i j m o s r f l e. g  
 z — — — — —  
 z n t o j y e. d

233. / g l n ( s f o u l e  
 b o n. e. n. f. m. f. o. b  
 j o t n n n. c. n. f. b.  
 b l n n f. n. j. f. f.  
 g l n n n. f. f. f. f.  
 g m n. b. l. e. n. —  
 n o. b. n. n. n. n. j  
 b j. o. b. n. ( o. f. j.  
 — — — — —  
 i n. j. o. n. b. f. m. b.  
 e d. j. b. n. n. n.

234. *Speed Pointer.* Next to perfect mastery of the elementary principles of the system, phrasing and knowledge of expedients undoubtedly rank as the foremost aids to shorthand speed. Phrasing constitutes the rhythm of shorthand writing. Phrasing creates a rhythmic balance of short outlines against long outlines and provides a variety of movement, which makes the writing easier for both the mind and the hand. Phrases, to be learned properly, should be learned a few at a time. The mind absorbs slowly, and only by concentrated and constant repetition. Let the motto "a little well learned" be your daily objective in building your shorthand speed.

## ASSIGNMENT 29

### Brief-Form Speed Letters

235. Gentlemen: In response to your letter of March 14, we made an investigation of the company you<sup>1</sup> are thinking of purchasing and have the following information to report.

The company started business<sup>2</sup> in this city about ten years ago. The original board of directors consisted of local men<sup>3</sup> who owned the major part of the stock. After a few years, however, the company

appears to have gotten into<sup>4</sup> some difficulty and the original board was ousted by a group of financiers who gained control through<sup>5</sup> lending the company large sums of money.

The earnings of the company have been satisfactory and<sup>6</sup> have increased from 6 to over 14 per cent on the invested capital.

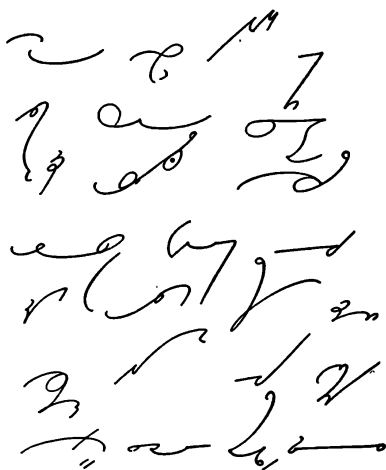
The factory is working full<sup>7</sup> time to fill orders, and there are several unusually good contracts on the books. The employees are an<sup>8</sup> exceptionally skillful group of men and satisfied with their working conditions. You would have no trouble at<sup>9</sup> all in turning out a superior product with such men.

We recommend, therefore, that you purchase this company<sup>10</sup> at the figure they have quoted you. Yours truly,

236. Mr. Grant: Will you please call a meeting of all executives<sup>11</sup> tomorrow afternoon at four o'clock to consider a reorganization of departments. Yours<sup>12</sup> truly, (241)

### Speed Builder 29

### Vocabulary Preview



237. Congratulations, Mrs. Doyle: Now that you own one of our radio receivers, which you purchased at our store<sup>1</sup> yesterday, we are confident you will find your pride of ownership and satisfaction with its performance<sup>2</sup> increasing every time you turn the dial.

It is our sincere wish that you may always continue to enjoy<sup>3</sup> the splendid radio programs available every morning, noon, and night. With this purpose in mind, we ask<sup>4</sup> you to give careful consideration to the following suggestions. We know they will help you get the very<sup>5</sup> best out of your radio in personal satisfaction as well as in low cost of operation.

1. In<sup>6</sup> receiving local stations, do not turn the volume control to its

full capacity. By observing this<sup>7</sup> suggestion you will avoid distortion of sound and also possible injury to the tubes.

2. Occasionally<sup>8</sup> look over the wire connections for the aerial and the ground, also for the window strip and the<sup>9</sup> amplifier. Keep these wires tightly connected at all times.

3. Be sure to turn off the switch when you are not using<sup>10</sup> the receiver.

4. Avoid placing the cabinet too close to a radiator.

No doubt you have received our<sup>11</sup> written guarantee outlining our service policy. Read it carefully, and you will then know why there are so<sup>12</sup> many thousands of radio owners who have expressed their complete satisfaction with our reliability<sup>13</sup> and fair dealing.

We heartily appreciate your valued patronage and hope we may continue to merit<sup>14</sup> your confidence in any future purchases you may wish to make at any of our stores. Yours very truly,<sup>15</sup>

238. Gentlemen: Thank you for your order of January 6. It is the most substantial order you have sent<sup>16</sup> us since last September. We are especially glad to receive it as it is an indication that business is<sup>17</sup> improving with you.

We hope that your sales will

steadily increase and give you a good start for the new year.

The chairs<sup>18</sup> are ready and can be shipped immediately, but as the rugs must be made up and cut to your sizes, we shall<sup>19</sup> hold the entire shipment until Saturday, the fourteenth. We are sending your order by the Grand Trunk Railway. Yours<sup>20</sup> truly, (401)

239. *Speed Pointer*. Much of the tendency to sprawl is caused by poor spacing between outlines. That is, the pen is held so high above the paper and so much momentum is gained between outlines that the hand has lost control of its writing skill, to say nothing of the time wasted while the hand is in the air.

Whether your style of writing is large or small, the point of the pen at all times should be close to the paper, just enough above it to permit a clear-cut ending of one outline and the beginning of the next. There will thus be no excess momentum to throw the hand out of control, and a minimum of time will be lost between outlines.

Most important, however, is the control acquired—for the essence of speed in shorthand is hand control, both in the actual writing of the outlines and in the “traveling” time between outlines.

## ASSIGNMENT 30

### Brief-Form Speed Letters

240. Gentlemen: Will it be possible for you to send us a complete report regarding your experience with<sup>1</sup> the car we sold you last fall? The Government is considering the purchase of several of these cars, and a<sup>2</sup> communication from you concerning the outstanding qualities of this machine will carry a great deal of<sup>3</sup> force with them. We have improved the new model and should like to have you come in and look it over. We shall<sup>4</sup> appreciate a response from you soon. Very truly yours,

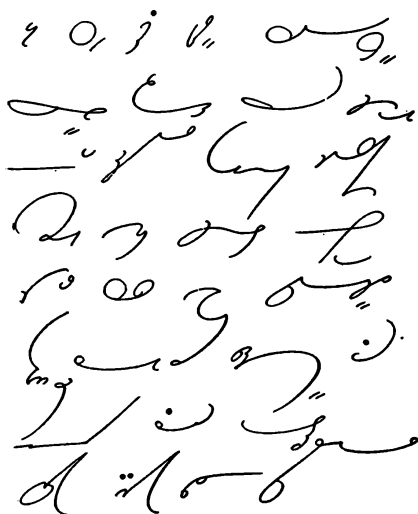
241. Dear Sir: You will surely receive your order this week. We<sup>5</sup> regret the delay but we do not believe the fault is ours. The goods left our factory on the morning of May 6.<sup>6</sup> They have had sufficient time in which to reach you and we are confident that they will be delivered before<sup>7</sup> Saturday. Please communicate with us as soon as you get some definite information on this shipment. Very<sup>8</sup> truly yours,

242. Dear Sir: During the past month we have been receiving reports from your section of the state in regard<sup>9</sup> to general business conditions. We are of the opinion that these reports are not entirely true

and that<sup>10</sup> they are having a bad influence on all industry. Will you be kind enough to write a letter that we may<sup>11</sup> publish, denying these remarks. We believe that it will have a strong effect on business. Very sincerely yours,<sup>12</sup> (240)

### Speed Builder 30

#### Vocabulary Preview



### 243. The Story of a Man Who Keeps \$35,000,000 in the Cash Box

In one of the executive offices of a great railway system—the Pennsylvania—sat a slender,<sup>1</sup> keen-eyed financial expert who got his start in the business world through a knowledge of shorthand. It was

Saturday<sup>2</sup> afternoon, and the building that houses the railroad's office staff was virtually deserted, but Howard W.<sup>3</sup> Schotter was at his desk. Other executives were playing golf, motoring down to Atlantic City, or watching<sup>4</sup> the Athletics defeat the Yankees, but Schotter was keeping posted on United States Government bonds, for<sup>5</sup> one of his duties, as assistant treasurer of the Pennsylvania, is to keep the system's surplus funds<sup>6</sup> employed to the best advantage. He handles millions of dollars in cash and bonds every day. Instead of putting<sup>7</sup> the cash in the bank, where interest rates are not so high as the yield on government bonds, he buys several<sup>8</sup> hundred million dollars' worth of these securities in the course of a year. When a favorable moment comes,<sup>9</sup> he sells them. But he always has to have on hand some \$35,000,000 for working capital. Moreover,<sup>10</sup> the hundred or more subsidiary companies of the Pennsylvania have their financial problems,<sup>11</sup> and it is one of Schotter's duties to lend a hand here and there, when the occasion arises.

When Schotter was<sup>12</sup> seventeen, he learned in the middle of summer that the stenographer in the brokerage house that employed him<sup>13</sup> was to leave in September.



The future assistant treasurer of the Pennsylvania had been unable<sup>14</sup> to complete his high school course, but he was interested in finance, and here, it seemed to him, was a strategic<sup>15</sup> opening. As the firm's stenographer, he would be, in effect, the senior partner's confidential assistant.<sup>16</sup> Through daily contact with this experienced individual, he would get a direct insight into all<sup>17</sup> phases of the brokerage business, and thus by experience be fitted to step into a partnership. So, all<sup>18</sup> through the stifling summer days, Schotter worked in the brokerage office by day and attended school at night. He gave<sup>19</sup> up every diversion in order to qualify for the stenographer's job. As a result of his<sup>20</sup> concentration, he advanced rapidly, and in September got the job. He stayed with the firm seven years, in all, and<sup>21</sup> there acquired a part of the financial knowledge that stands him in good stead today.

A friend suggested that he go<sup>22</sup> over to the Pennsylvania and see one of the executives about a job. The job was open, but<sup>23</sup> it paid only \$30 a month, and he did not feel like making the sacrifice. A few weeks later,<sup>24</sup> however, this same official sent for him and offered him \$50 a month—which was a good salary in<sup>25</sup> those days.

Well, he has been with the Pennsylvania ever since.

"Stenography," Schotter says, "was then regarded<sup>26</sup> as a girl's job, but I had been reading of the careers of some notable men who had started as stenographers,<sup>27</sup> and I did not let the fact that the majority of stenographers were girls worry me. It seemed to me<sup>28</sup> then—and I still believe—that there is no better stepping-stone to success than shorthand—that is, for the young man who<sup>29</sup> is unable to secure a technical training in some profession. A stenographer is in a far<sup>30</sup> better position to learn a business, through daily association with one of the executives, than the<sup>31</sup> average employee, who is unable to observe what is going on in other branches of the firm's business.<sup>32</sup>

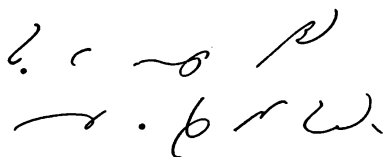
"Take, for example, my own case. There are no figures on hand, but the Pennsylvania system had perhaps<sup>33</sup> 100,000 employees at the time I was employed as a stenographer. How many of these ever had<sup>34</sup> an opportunity to come in frequent and direct contact with the president? Twenty, let us say. Out of<sup>35</sup> those twenty, perhaps half a dozen saw and talked with him every day—and one of these was his stenographer.<sup>36</sup> You see my point; if I had not been a ste-

nographer in the office of the chief clerk, I probably wouldn't<sup>37</sup> have made any sort of contact with the president in fifty years. As it was, the knowledge of shorthand<sup>38</sup> eventually brought me into the office of a vice president who later became the head of the Pennsylvania.<sup>39</sup> It was in the president's office that I learned the policies and traditions of the company. I<sup>40</sup> had an opportunity to observe how executives of a great railway arrive at decisions, and in<sup>41</sup> later years I found this experience to be invaluable.

"There are, to my knowledge, a number of<sup>42</sup> comparatively young men today holding important executive positions, such as assistant to the<sup>43</sup> president of a great railway system, who started out as stenographers. If the assistant to the president<sup>44</sup> has the right sort of personality and a good set of business brains, there is no reason why he should not<sup>45</sup> eventually succeed to the presidency, for he has been trained in the duties and responsibilities<sup>46</sup> of that particular position over a period of years." (932)—*Burt M. McConnell*.

244. *Speed Pointer*. It is impossible to make the mind think faster or the mental processes coordinate faster without "pushing" them out

into realms into which they have never ventured. Only by writing faster once can you acquire the habit of writing faster thereafter. Progress in shorthand, as in anything else, comes from this venturing out and doing things you have never done before. Then, after once occupying this new "territory," you must bring it completely under your control and make the new speed a habit. But remember that you cannot stop there. If you would progress farther, you must continue to venture out upon new ground and continue to repeat the process of conquering each new piece of "territory" before attempting to acquire more.



## SPEED-PROGRESSION

### TEST 3

#### A Great Art

(50 Words a Minute)

The art of talking is one of the most valuable equipments<sup>1</sup> a business man can have. Nearly all work that is above mere routine and<sup>2</sup> physical labor involves talk-

ing. The success of the work often<sup>3</sup> depends on ability to carry the point in conversation. The<sup>4</sup>

(60 Words a Minute)

difference between a skilled and an unskilled talker is very great. The importance<sup>1</sup> of knowing how to talk well is not generally appreciated. Many who<sup>2</sup> think they are proficient in the art are as self-deceived as the novice in poetry<sup>3</sup> writing. A really skillful talker is rare, because little systematic<sup>4</sup>

(70 Words a Minute)

attention is paid to cultivating the art. Instead of being allowed to develop in<sup>1</sup> a haphazard manner, picking up a point here and another there, talking should be the subject of<sup>2</sup> study almost as thoroughly as the study given to art, writing, or music.

A man may<sup>3</sup> have excellent ideas, but if he does not know how to present them intelligently they may<sup>4</sup>

(80 Words a Minute)

never attain proper recognition. If

a man would acquire information from others, he must know how to<sup>1</sup> draw them out. The difference between a good salesman and a poor one is often a matter of knowing how to<sup>2</sup> talk. And the manager who gets the most out of his men is the one who knows how to talk to them in a manner<sup>3</sup> that will stir their enthusiasm, quickening and encouraging them to put forth their best efforts. At every<sup>4</sup>

(90 Words a Minute)

turn, the art of talking is a vital factor in success.

Systematic note keeping is a valuable habit for<sup>1</sup> everyone. Ideas often come to us at times when we cannot make an immediate use of them, and perhaps cannot<sup>2</sup> even stop to think them out, yet they are well worth considering at some other time. When such ideas are trusted to the<sup>3</sup> memory, they often slip out of mind and are not available when we might use them. Jot them down at once in a small notebook.<sup>4</sup>—Waldo Pondray Warren.

The image shows a sample of cursive handwriting, likely demonstrating the Gregg Speed Building method. The text is written in a fluid, connected style, with some words being difficult to decipher due to the cursive nature. The handwriting is shown in four lines, with the first line starting with 'The success of the work often' and the last line ending with 'Jot them down at once in a small notebook.' The handwriting is a mix of upper and lower case letters, all connected together in a continuous flow.

## SECTION 7

### ASSIGNMENT 31

#### Speed Builder 31

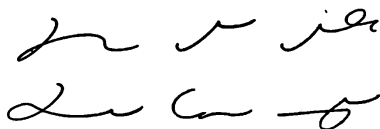
245. Dear Friend: At least we hope you are still our friend! Many times have I tried to figure out why we receive no more<sup>1</sup> produce from you. The problem has kept me at this desk when you probably thought I was playing golf or attending the<sup>2</sup> movies. I have written you several letters during the past months, but they may not have reached you, or, if they did,<sup>3</sup> I know it was during your busy season, and that may be the reason you did not reply.

Of course, it is a<sup>4</sup> man's privilege to sell his produce wherever he chooses. He is pretty sure to market it wherever he<sup>5</sup> can receive the best service, which means correct weights and good prices, prompt attention and courteous treatment. If you<sup>6</sup> have not received all these from us, we want to know it. Any difficulty can be adjusted to your entire<sup>7</sup> satisfaction if you will frankly let us know what the trouble is.

We have been so busy this season that<sup>8</sup> misunderstandings were, and are, more likely to occur than usual. No matter how hard we try to avoid them,<sup>9</sup> accidents will happen! We hope nothing unpleasant occurred in your case, however. If you will take a few minutes<sup>10</sup> to let us know how business is with you, we shall surely appreciate it. We may have something of interest<sup>11</sup> to tell you in return for this favor. Yours for larger profits, (232)

#### Speed-Building Drills

246. *Drill on Paragraph 227.*  
The word-ending *-ure* is expressed by a joined *r*:

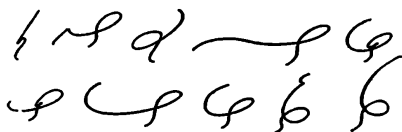


The image shows two rows of cursive handwriting. The top row contains three examples of the word ending '-ure' joined to the next word with a cursive 'r'. The bottom row contains three more examples of the same construction.

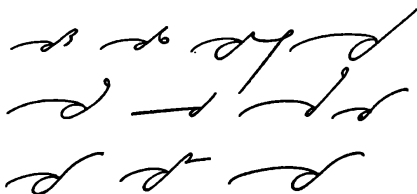
247. *Drill on Paragraph 128.*  
When *pro* occurs before an upward character or *k*, the vowel is inserted:



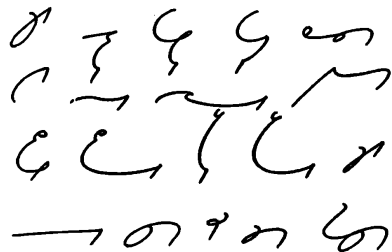
248. Drill on Paragraph 52. The *ses* sound is expressed by blending the two *s* signs:



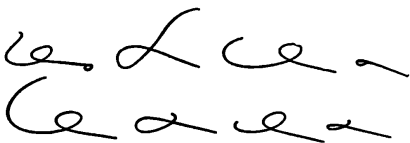
249. Drill on Paragraph 163. Between a horizontal and an upward stroke, the circle is turned with a left motion to express *r*:



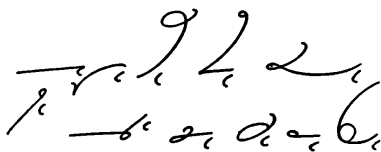
250. Drill on Paragraph 58. The suffix *shun* is expressed by *sh*:



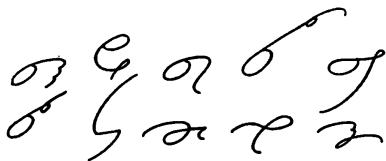
251. Drill on Paragraph 105. *Nk* is expressed by an elongated *n* written at a slightly downward slant:



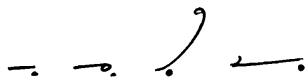
252. Drill on Paragraph 106. The suffix *ings* is expressed by a disjoined left *s*:



253. Drill on Paragraph 198. Write through the consonant following the accented syllable, if writing through the accented syllable does not give a distinctive form:



254. Drill on Paragraph 54. The suffix *thing* is expressed by a dot in the following words:



**255. Spelling-Improvement Drill:**

|              |               |
|--------------|---------------|
| occur        | conference    |
| excellent    | sanitary      |
| dimensions   | typewriter    |
| cancel       | secretary     |
| cancellation | steadily      |
| canceled     | upholstered   |
| endeavor     | accommodation |
| source       | paraphernalia |
| ascertain    | ramp          |
| benefited    | perspective   |
| disappoint   | model         |
| delinquent   | aides         |

256. *Speed Pointer.* The first rule of the fast writer is "Act—write something, right or wrong. Do not hesitate."

The proof of the writing is in the reading thereof! The student who makes an effort to write a new word, although he may not be sure of the outline, displays a quality that contributes to short-hand speed. He shows that he is mentally alert; he also displays the equally important quality of decision. He meets the emergency as it arises. Mental alertness and decision are two speed-building qualities.

**ASSIGNMENT 32****Brief-Form Speed Letters**

257. Dear Madam: On previous occasions we have had satisfactory returns from our advertising in

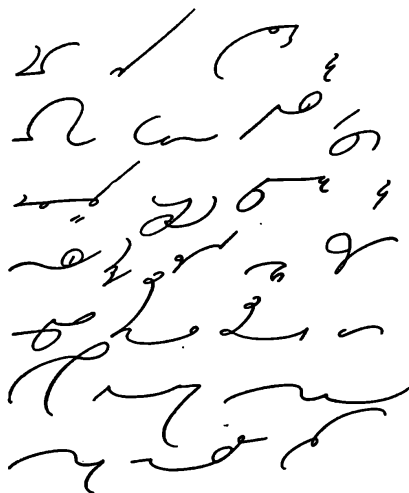
your<sup>1</sup> newspaper. All dealings with your organization have been handled in a manner that has completely satisfied<sup>2</sup> us.

We are indeed sorry to learn that you must move, but we fully agree with you that the quality of<sup>3</sup> your work will no doubt be improved in your new location. Several of the papers have gone out of business in<sup>4</sup> that locality, and it may be possible for you to employ experienced men when you reorganize.<sup>5</sup> We shall look forward with pleasure to a renewal of our business relations, and trust that we may speak a word<sup>6</sup> or two to our friends in regard to the excellent character of your work. Where is your western representative<sup>7</sup> to be located? Very truly yours,

258. Dear Sir: I regret very much the fact that I shall not be able<sup>8</sup> to remit a draft in full for the invoice to which your last letter refers. Yes, our records show that this amount<sup>9</sup> is correct, but, due to the bad condition of our industries, we are unable to make this payment. We regret<sup>10</sup> that we must delay still longer, but there appears to be nothing else that we can do at present. Our representative,<sup>11</sup> Mr. Lee, will call and explain all the details of the situation to you. Very truly yours,<sup>12</sup> (240)

## Speed Builder 32

## Vocabulary Preview



259. Gentlemen: We have your letter of May 9 regarding our order for six short fountain-bracket screws. We feel sure<sup>1</sup> that this order was correctly worded and covered exactly what we need.

The screws, of course, are used for fastening<sup>2</sup> the ink fountain to the brackets. Our presses are of an extremely old type, and it may be possible that<sup>3</sup> the dimensions of the screw holes have been changed since these presses were made. Our pressman tried to fit the screws you sent, but<sup>4</sup> he reports that they are too large for the holes.

We are sending one of our old screws with this letter. If you are

not<sup>5</sup> able to supply a screw of the same dimensions, we shall have to cancel the order and endeavor to<sup>6</sup> procure screws of this type from another source.

It will not be necessary for you to return the sample screw, as<sup>7</sup> it is of no further use to us. Very truly yours,

260. Dear Sir: No doubt you will derive a great deal of satisfaction<sup>8</sup> from the home you have just purchased in Sunnymede, and we believe this satisfaction will increase as time<sup>9</sup> passes.

It has been a great pleasure to serve you in the transaction covering this purchase, and we appreciate<sup>10</sup> the confidence you have placed in us.

We hope that you will find in Sunnymede that refined social atmosphere<sup>11</sup> that it has been our endeavor to create. Our interest in you does not end with the completion of this sale,<sup>12</sup> as it is our desire to continue to serve you so that you may enjoy this home to the fullest extent.

Please<sup>13</sup> feel free to consult us at any time. Yours very truly,

261. Gentlemen: The April prices of all kinds of coal<sup>14</sup> will advance 20 cents a ton on May 1. If you desire to take advantage of this saving, we suggest that<sup>15</sup> you ascertain your requirements at

once. Let us have your orders not later than the twenty-fifth of this month.

This<sup>16</sup> suggestion is, of course, for your benefit. You realize there will be a large volume of shipping around the<sup>17</sup> end of the month, and any orders received after the twenty-fifth will be subject to the mine's ability<sup>18</sup> to make shipment during April. Naturally, those orders that are carried over will be shipped in May at prices<sup>19</sup> in effect at the time of shipment.

Please do not forget that after the twenty-fifth of this month your order<sup>20</sup> will be subject to the mine's ability to make shipment during April.

We hope that you will give this matter<sup>21</sup> your consideration, and will make immediate preparations for obtaining your supply of coal at the<sup>22</sup> present price. Very truly yours, (446)

262. *Speed Pointer.* The following speed suggestion was made to a speed class by Isaac S. Dement, a famous shorthand reporter:

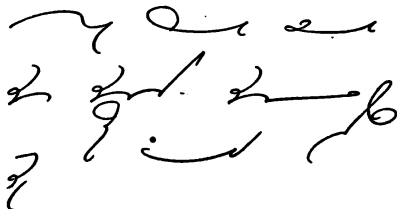
"Speed is not an inspiration; it is the repetition of hard work and adaptability. Just so long as you are continuously running across new words your speed will be eliminated. Never let any notes go unread that you have written. And

while reading them, never let any incorrect form go uncorrected. Every form difficult of execution should be practiced enough times to make it docile."

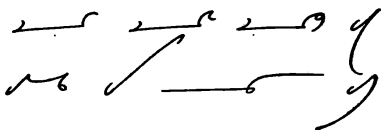
## ASSIGNMENT 33

### Building Phrasing Skill

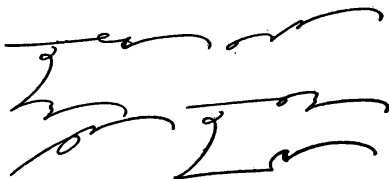
263. *Drill on Paragraph 224.*



264. *Drill on Paragraph 189.*

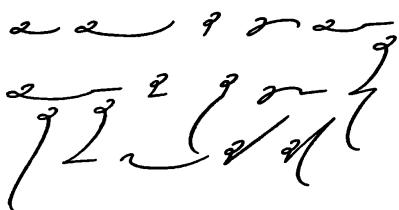


265. *Drill on Paragraph 171.*

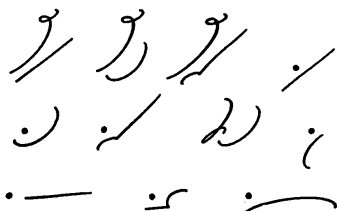




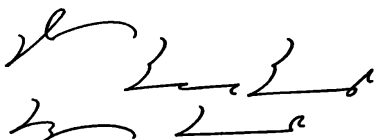
266. Drill on Paragraph 101.



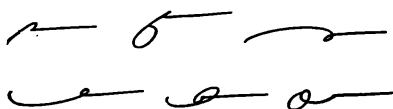
271. Drill on Paragraph 205.



267. Drill on Paragraph 171.



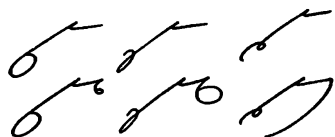
268. Drill on Paragraph 171.



269. Drill on Paragraph 206.

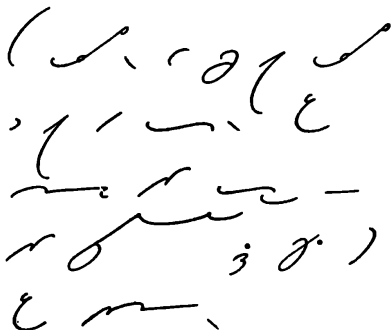
20' 13<sup>50</sup> 4, 3

270. Drill on Paragraph 159.



This assignment completes the intensive study of phrase building. All the phrasing principles have been thoroughly covered in the drills given in Sections 1 to 7 inclusive. Further phrase drills will be confined to the phrases given in the vocabulary previews.

Always remember that the fast-est writers use only simple phrases. Waste no time in practicing difficult, involved phrases. The "acid test" of a good phrase is its simplicity of execution and its frequency of use. Use only *tested* phrases, and *use* them!



## Speed Builder 33

272. / *u i f s o b o n*  
*2 n r (e e b f*  
*o n l s e r o o n*  
*l) a e d f e n e f*  
*e h a, e - y i e d x n*  
*l i n - o b h. d*

273. / *e, n, o p u n*  
 30 *b 2 o n g e. n l.*  
*v i n v l e n. h*  
*o n l, n b, n - e. d*

274. / *e n o p 7 2 d*  
*l) n o y. (n o n. 9*  
*l) f. n. v. o. n. n. r.*  
*n. o o n y, o*  
*l n o l y, o*  
*e n n h y, o*  
*o n b e l*

275. *Speed Pointer*. By providing a special time for your practice each day, you will be able to do much better work and more work at this time than at others. You will find yourself more in tune with the spirit of your work. Speed building will become a habit. As the time for your practice approaches, you will feel eager for it.

### ASSIGNMENT 34

#### Brief-Form Speed Letters

276. Dear Sir: I am in receipt of a letter from one of the officials of the state government. He is<sup>1</sup> representing our part of the county in the present state conference. I am unable to tell from his letter what<sup>2</sup> he wishes us to do, as his meaning is not clear. He refers to our local police force, inquiring whether<sup>3</sup> it is big enough to take care of some additional work in the county. He is especially interested<sup>4</sup> in their protecting the children on their way to and from school and in protecting the beautiful flowers and<sup>5</sup> trees of the county parks.

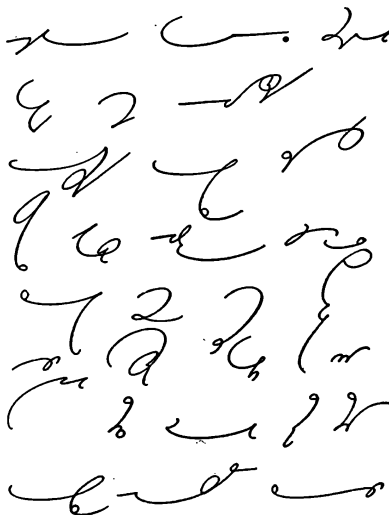
I do not think that our police should be required to handle these extra tasks. I am<sup>6</sup> sending you a copy of the above-mentioned letter in the hope that you may stop further demands on our force. Very<sup>7</sup> truly yours,

277. Dear Sir: A charge of \$25 has been carried against you for the last three months. Although<sup>8</sup> this amount is small, you cannot expect us to wait longer for a remittance. Will you please send us a check<sup>9</sup> immediately upon receipt of this letter. Yours truly,

278. Gentlemen: We are indeed pleased with the paint you sent<sup>10</sup> to us on our last order. We have had great success in selling it and shall require another full shipment of<sup>11</sup> this last order as soon as possible. Thank you again for your careful attention to our shipments. Yours truly,<sup>12</sup> (240)

#### Speed Builder 34

#### Vocabulary Preview



279. Dear Sir: If you were to install new plumbing fixtures in your bathroom—possibly in color—wouldn't the<sup>1</sup> improvement add to the value of your property as well as provide new beauty and greater comfort?

Perhaps cost has<sup>2</sup> been the reason you have not modernized your bathroom. If so, it need not stand in the way any longer, for the<sup>3</sup> "Standard" time-payment plan enables a home owner to replace the old-fashioned plumbing fixtures in his home with new<sup>4</sup> "Standard" fixtures and pay for them in easy monthly installments.

A small down payment, a number of<sup>5</sup> convenient monthly payments, and a guaranteed installation are the liberal terms of this plan. Thousands of home<sup>6</sup> owners last year used the plan to make their homes more sanitary, more comfortable, and much more attractive.

If<sup>7</sup> you will come in or telephone us, we shall have one of our representatives prepare an estimate of the<sup>8</sup> cost of installation, and we are sure that you will be agreeably surprised at the low figure he will give<sup>9</sup> you. Yours very truly,

280. Dear Sir: You will be interested to know that it is now possible to secure typewriters<sup>10</sup> that will stop all typewriter noises in

your office, whether you use one typewriter or one hundred.

The<sup>11</sup> Noiseless is operated exactly the same as the standard typewriter, and produces work equal to<sup>12</sup> any.

Naturally, you desire to save office space and wear and tear not only on your nerves, but also on the<sup>13</sup> nerves of each office worker. You can now have your secretary and a Noiseless typewriter at your elbow while<sup>14</sup> you talk to visitors, while you confer with your staff, or while you converse over the telephone.

Many useless<sup>15</sup> attempts have been made to conceal or absorb the typewriter click and clatter by curious devices, but the<sup>16</sup> only satisfactory solution is a typewriter that, because of the special construction and pressure<sup>17</sup> action of its type bars, makes no noise.

Our salesman will demonstrate the Noiseless to you and prove its worth in your<sup>18</sup> office, if you will permit him to do so. Very truly yours,

281. Dear Mr. Draper: Your note for \$420,<sup>19</sup> which we hold, will be due on January 6. We shall be glad to grant you an extension of<sup>20</sup> sixty days if you do not wish to pay this note when it is due. If you plan to take advantage of this extension,<sup>21</sup> we shall appreciate

your notifying us not later than December 26. If we do not hear from<sup>22</sup> you by that date, we shall expect to receive your check in full for the amount of your note when it is due. Yours very<sup>23</sup> truly, (462)

282. *Speed Pointer.* The mind responds less readily to speed than the hand because the mind is burdened with many matters and the hand with only one. While the hand merely writes, the mind must be wrestling with the problems of hearing, of memory, and of many other things. The process which *can* be made completely automatic, and which, therefore, *should* be made completely automatic, is the recalling and writing of outlines, leaving the mind free to concentrate upon the occasional new word and the difficulty of hearing and understanding the content of the dictation.

## ASSIGNMENT 35

### Brief-Form Speed Letters

283. Dear Sir: Did you receive the order for flour that I gave your salesman a week ago? It should have been here before<sup>1</sup> this, but as yet we have had no word from you regarding the shipment. It is pos-

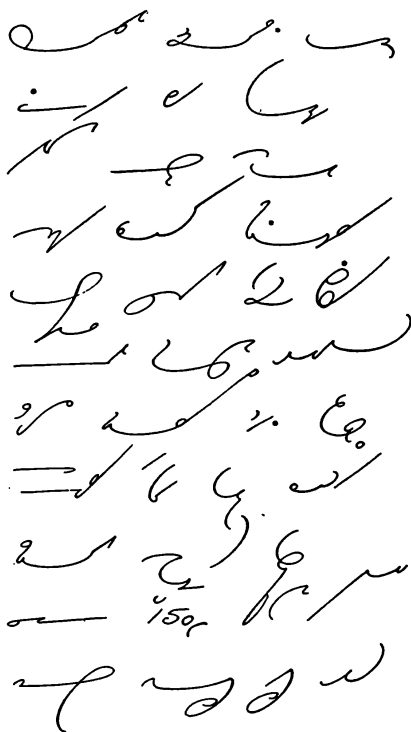
sible that a mistake was made<sup>2</sup> in the address and the goods were shipped to a firm with a name similar to ours that is located only a<sup>3</sup> mile away. One of my employees is to stop there today on his return from the city and see if that is<sup>4</sup> what has happened. If we do not receive this flour soon, we shall suffer rather serious losses, as we have<sup>5</sup> already received a large number of orders for this particular brand.

We regret that we must complain so<sup>6</sup> often, but you are also behind on several other shipments and we are in need of the merchandise. Will you<sup>7</sup> attend to these delayed orders personally? Very truly yours,

284. Dear Mr. Blair: While you were in the northern<sup>8</sup> section of the state our committee met and agreed to present to you three plans or suggestions for the general<sup>9</sup> improvement of our school. It is clear that our children are not receiving the education that really<sup>10</sup> fits them for their future life. We do educate them, but in a rather small way. We do not prepare them to meet<sup>11</sup> the real life problems, the problems they will have to face in the world.

You will find our suggestions enclosed. Yours truly,<sup>12</sup> (240)

**Speed Builder 35**  
**Vocabulary Preview**



**285. From the Safe Sky . . .**

Within ten minutes of the take-off you may be soaring in the coolness of mountain altitudes . . . looking down upon<sup>1</sup> the sweltering city from the safety of the sky . . . floating homeward at 120 miles an hour!

Your<sup>2</sup> plane is a yacht in the bluest of seas, its three propellers

beating as steadily as the screw of an ocean<sup>3</sup> liner. Two will carry you to your destination. One alone will take you to port. And in the forward cabin<sup>4</sup> your pilot and assistant are masters of the controls.

Cushioned on air, you may be surrounded by luxury<sup>5</sup> . . . upholstered chairs, a writing desk for those who are in the mood to jot down their thoughts; a radio for those who wish,<sup>6</sup> or feel that they must, keep in touch with the goings on down on earth; a well-stocked kitchenette with crystal and linen<sup>7</sup> for your service; a lavatory with running hot and cold water! There's ample accommodation in this all-<sup>8</sup>metal plane for half a dozen week-end guests or business aides, and all their paraphernalia besides. Perhaps you<sup>9</sup> have never flown. A sense of hazard then will, of course, be yours as the plane first gathers speed in its rush across the<sup>10</sup> field, and as it mounts on its ramp of air to higher levels. But when it flattens out, with motors throttled down, all<sup>11</sup> at once you will find yourself extraordinarily calm; for the solidity of the supporting element<sup>12</sup> is more stable than water, smoother than concrete.

Hundreds of thousands have gone through that first breathless experience,<sup>13</sup> only to find, surpris-

ingly, that there is no thrill of danger in travelling in a multi-motored transport.<sup>14</sup> There is not even a sense of dizzy height, for there are no lines of perspective to draw you earthward, and the world<sup>15</sup> below seems only like an infinitely perfect model laid out upon a rug. There is no feeling of<sup>16</sup> rushing speed, but rather of a calm drifting motion. And an exaltation for which there is no earthly comparison.<sup>17</sup>

Over 150,000 passengers were carried along scheduled air lines last year. This year's total will<sup>18</sup> be enormous. For America has discovered that air travel is safe and delightful beyond description!<sup>19</sup> (380)—*Ford Motor Company.*

286. *Speed Pointer.* If you are having difficulty in developing a substantial increase in speed after a reasonable amount of persistent practice and dictation, rest assured that you have overlooked a weakness somewhere. Find out what that weakness is. Study your own peculiarities. Make a critical comparison of your writing with that of experts and discover where you are at fault. When you have detected those weaknesses that affect your speed or accuracy, you must overcome them as soon as possible by intelligent practice. The success of your efforts is merely a question of concentration and constant vigilance.

### TRANSCRIPTION STUDY 3

#### Enjoying Life As You Go





## SECTION 8

### ASSIGNMENT 36

#### Speed Builder 36

287. My dear Mr. Frank: In response to your recent request we mailed you on Saturday, with our compliments, an<sup>1</sup> examination copy of "Speech in Modern Business." We hope you will find an early opportunity to<sup>2</sup> review this book.

"Speech in Modern Business" is unique in its practical aspects. It is based upon the<sup>3</sup> preparation and delivery of more than a thousand addresses given by the author to audiences<sup>4</sup> of various types throughout the country.

Few men can anticipate their careers, but the ability to speak<sup>5</sup> effectively before business groups is necessary in the preparation for business life. "Speech in<sup>6</sup> Modern Business," in contrast with the characteristic public-speaking text, devotes no time to the tricks of<sup>7</sup> elocution. It tells in an interesting and understandable way how to make the necessary<sup>8</sup> preparation for a speech, and how to approach and command an audience. It shows you how to analyze and<sup>9</sup>

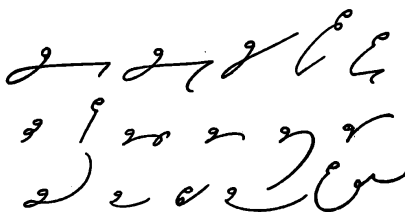
develop the plan and outline of the speech.

"Speech in Modern Business" is listed at \$1.50,<sup>10</sup> and wholesales at \$1.20, plus postage charges. The Teacher's Manual is included without charge.<sup>11</sup>

As soon as you have reviewed the book, won't you write us your impressions and any ideas you may have relative<sup>12</sup> to its use in your classes? Very truly yours,  
(249)

#### Speed-Building Drills

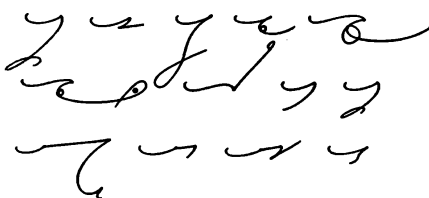
288. Drill on Paragraph 106. The prefix *ex* is expressed by *es*:



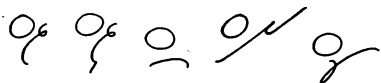
289. Drill on Paragraph 196. In abbreviating many long words, write through the accented syllable:



290. *Drill on Paragraph 145.* The vowel is omitted in the syllable *re*:



291. *Drill on Paragraph 214.* The word-beginning *ant-* is expressed by the large circle disjoined:



292. *Drill on Paragraph 211.* In forming the derivatives of words ending in *ct*, it is not necessary to disjoin to express *ed*, *or*, *er*, or *ive*:



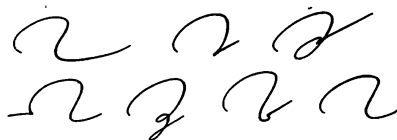
293. *Drill on Paragraph 114.* For convenience, long *i* is expressed by the large circle in the following words:



294. *Drill on Paragraph 214.* The word-beginning *under* is expressed by the *oo*-hook disjoined:



295. *Drill on Paragraph 140.* The *def-v* blend is formed by blending *d* with *f* or *v*:



296. *Drill on Paragraph 214.* The word-beginning *post* is expressed by writing *p* disjoined on the line:



297. *Drill on Paragraph 214.* The word-beginning *incl-* is expressed by the small circle disjoined:



### Word Study

The spelling-improvement drill that has been given at the beginning of each of the preceding sections broadens out in this section

into a word-study and vocabulary-building assignment. The assignment in this section is devoted to the spelling, meaning, and application of some of the common terms used in advertising, publishing, and printing. The dictation material of the entire section has been selected from these three businesses.

An accurate knowledge and a ready use of business terms are essential qualifications of a stenographer. The acquirement of the requisite vocabulary is a slow growth. A few words should be added each day. These lists of technical words and definitions will be most helpful in directing your study of the vernacular of the major vocations. The limitation of space does not permit an exhaustive treatment of word study in this text, and the words that have been selected must be considered as merely suggestive of a larger group, which should be studied after these words have been learned.

*298. Advertising, Publishing, and Printing Terms.*

*Backbone.* The spine of the book; the part displayed as the book stands on the shelf.

*Blurb.* The sometime undeserved and always highly laudatory description of a book, customarily printed on the paper jacket of the book.

*Collate.* To examine a set of sheets of a book; to verify the order and number of signatures (*q. v.*) and pages. In practice this meaning is extended to cover the act of assembling the sheets for collation.

*Colophon.* An emblem assumed by the publishing house, placed either on the title page or at the end of a book.

*Delete.* Take out. Usually expressed by a Greek  $\delta$ .

*Dummy.* A set of sheets or leaves, often blank, made up to represent a book or pamphlet, used as a model in the manufacturing process.

*Electrotype.* A facsimile plate for use in printing, made by taking an impression in wax or lead. In this mold a thin shell of copper is then deposited by an electroplating process and backed with type metal. The wax or lead is rendered a conductor for the purpose of electroplating by coating it with powdered graphite. The word is commonly abbreviated to "electro."

*Facsimile.* An exact copy. In photo-engraving the word is used to indicate that the original copy is to be neither reduced nor enlarged.

*Fillet.* A border or outline of colored or gilt bands used in book binding for ornamentation.

*Folio.* (1) A leaf of a book or manuscript. (2) By extension, the page number. (3) A book made of sheets of paper folded only once (4 pages to the sheet). (4) One sheet of paper 17 x 22 inches.

*Font.* (1) An assortment of type of one size and style, including the proper proportion of all the characters. (2) By extension, a kind of type, even though, because set on a composing machine, the actual type is not kept in stock.

*Form.* (1) The type, or other matter, from which an impression is to be taken, arranged and locked in a metal frame called a *chase*. (2) By extension, the printed sheet made from the metal form.

*Galley.* (1) A long metal tray in which to hold type that has not yet been divided into pages. (2) A proof of such a galley.

*Legend.* An inscription or title placed beneath an illustration.

*Logotype.* A single metal type bearing two or more letters frequently associated. Commonly used to describe a distinctive manner of printing the name of a company or article when that name is supplied on one slug of metal. A *ligature* contains two or more letters united into one character on one type, as, for example, *ffi* or *æ*.

*Manuscript.* (1) A composition written by hand. (2) An author's copy of his work in handwriting or typewriting. Manuscript is often abbreviated "MS." (plural "MSS.").

*Media.* Plural of medium. Used in advertising to mean, originally, the periodical in which an advertisement is printed. The use has been extended to include radio, billboards, phonograph records, and other media.

*Offset.* (1) A transfer of the type impression to the back of the next sheet delivered from the press, made because one sheet drops on the other while the ink is still wet. (2) In lithography an offset is an impression taken for the purpose of transferring a design. Most lithographic printing is done by transferring the design to be printed from the metal printing plate to a rubber blanket, from which it is offset onto the paper. This process is called "offset lithography," frequently simply "offset."

*Rout.* To cut off. Usually the expression is "rout off" or "rout out," and it is applied, as a rule, to cuts or engravings from which some mark is to be removed.

*Royalty.* A certain amount paid to the writer of a book or the author of a work of art for each copy sold or used. Royalty may be either a percentage of the selling price or a fixed sum for each article.

*Signature.* (1) The several leaves that are folded together to make one of a number of units constituting a bound book. A signature ordinarily contains sixteen pages. (2) An identifying mark is placed at the bottom of the first page of each signature to guide the binder in collation.

*Stet.* "Let it stand." The proof reader's mark, meaning that something previously erased, or crossed out, is to remain. The word "stet" may be written, or it may be indicated by a series of dots below the words that are to remain.

## ASSIGNMENT 37

## Brief-Form Speed Letters

299. Dear Mr. Fry: Before billing the last edition of "Word Drills" I wish you would express your approval of the<sup>1</sup> price at which this work will be billed.

The last editions that we have bound have been in smaller quantities than 10,000,<sup>2</sup> but two years ago we handled 10,000 of these for 10 cents. That book made 128 pages<sup>3</sup> and was bound in a plain cloth cover. The present book makes 192 pages and is bound in better<sup>4</sup> cloth. In other words, we folded, gathered, and sewed four more signatures and are spending a small additional<sup>5</sup> amount for the cloth. As a consequence, the price figures out 12 cents. I believe that this is a very favorable<sup>6</sup> price, but inasmuch as we did not quote you in advance on this edition, I want your approval before<sup>7</sup> billing. Cordially yours,

300. Dear Mr. Long: I am writing to the printer today to ask him to send you good proofs<sup>8</sup> of the illustrations you wish. I attach a copy of the letter I am sending him. Cordially yours,

301. Dear<sup>9</sup> Mr. Renshaw: In accordance with our talk this morning, we are arranging to deliver

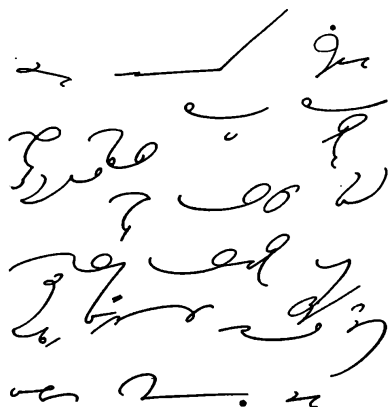
more paper to you<sup>10</sup> during the week of January 5.

As you have five issues to be printed after the paper on hand is<sup>11</sup> used up, we plan to deliver about half of what you need in January to take care of the February,<sup>12</sup> March, and part of the April issues. Then early in March we will ship another car, which will take care of the<sup>13</sup> balance of the April requirements, as well as the May and June requirements.

We thank you again for this order<sup>14</sup> and express our appreciation of this business. Yours truly, (291)

## Speed Builder 37

## Vocabulary Preview



302. Dear Mr. Leslie: We have received the marked copy of your book, containing the outlines for the plate corrections,<sup>1</sup> together with the two zincs.

We shall proceed with these corrections as you have outlined in your letter and as marked<sup>2</sup> in the book, and will do our best to send you revised proof by Thursday or Friday of next week. Very truly yours,<sup>3</sup>

303. Dear Mr. Leslie: The additional corrections to be made on your book were received yesterday, together<sup>4</sup> with the unmounted zinc for the changes in the characters.

We shall proceed with the corrections at once and send<sup>5</sup> you revised plate proof on Monday. We sent you revised plate proof on the other corrections Thursday. Very truly<sup>6</sup> yours,

304. Gentlemen: Enclosed are the proofs showing the corrections about which Mr. Fry spoke to you on the phone this<sup>7</sup> morning. These proofs are merely a confirmation of his telephone conversation. They do not represent<sup>8</sup> any additional errors.

You may put your plates on the press and run them just as soon as you have made these corrections.<sup>9</sup> We shall take it for granted that you will take extra care and diligence in checking them in order to<sup>10</sup> avoid any possibility of making a mistake again.

However, you should send me a set of the<sup>11</sup> revised proofs so that in

case any serious errors have slipped through I can telegraph you, but do not wait for this<sup>12</sup> telegraph O. K. Put the plates on the press just as soon as they are ready. Very truly yours,

305. Gentlemen:<sup>13</sup> Under separate cover I am sending you the original unmounted copper half tones for pages 6 and<sup>14</sup> 11 of our book. Proofs are enclosed with this letter.

The pictures, as you will see, are the same as those now on<sup>15</sup> the electros. Please remove the pictures from the plates you have, and mount the three copper half tones on the electrotype<sup>16</sup> plates containing the running heads and captions. If you can do this successfully, as you should be able to<sup>17</sup> do, it will give us a much better reproduction.

Do not forget to change the key number on the copyright<sup>18</sup> page as requested before.

Please submit proofs on the three pages of electros and type copyright page. Very<sup>19</sup> truly yours,

306. Gentlemen: This letter will confirm the quotation that was given to you over the phone today<sup>20</sup> for setting up your new book according to the sample that you sent us and locking up the pages for foundry.<sup>21</sup>

We quote you \$2.50 a page for composition and foundry lockup.

For the making of<sup>22</sup> electrotypes, of which there are to be two of every page, the price will be 95 cents a plate.

Any<sup>23</sup> alterations from original copy or layout of work after proofs have been submitted will be charged extra.

We<sup>24</sup> understand this book is to be set on the linotype machine in the font of type called Granjon, and if we are<sup>25</sup> to be favored with this order we should like to know in advance so that we may install this particular font<sup>26</sup> of type.

We await your pleasure regarding this estimate. Very truly yours, (534)

## ASSIGNMENT 38

### Brief-Form Speed Letter

307. Dear Mr. Miller: As a user of many envelopes, I think you will be interested in looking through<sup>1</sup> the enclosed booklet, "See What's Happened to Envelope Advertising." It contains reprints of a number of<sup>2</sup> advertisements of the United States Envelope Company that have appeared in various magazines this year.<sup>3</sup>

Note how in these advertisements the emphasis has been shift-

ed from product selling to giving you definite,<sup>4</sup> helpful suggestions on the more efficient and economical use of envelopes. Every advertisement<sup>5</sup> in this series contains information of real value to all envelope users.

Note also how the<sup>6</sup> identification of our products has been made possible by means of the guarantee slip that is packed in<sup>7</sup> every box of our envelopes and reproduced in all our advertising.

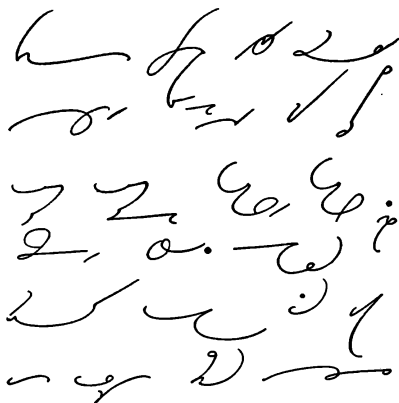
As a natural outgrowth of this<sup>8</sup> approach used in our advertising, we have produced the "United States Envelope Hand Book"—a compilation<sup>9</sup> in handy form of a large amount of additional information on envelopes and their uses.

The "Hand<sup>10</sup> Book" contains a full line of envelope samples. Complete weights and sizes are printed on each style envelope,<sup>11</sup> making it a simple matter to fit the correct envelope to any job. The book also contains sixteen pages<sup>12</sup> of information regarding the factors to be considered in selecting envelopes for a particular<sup>13</sup> purpose.

Would you like a copy of this "Hand Book" for use in your office? It will be sent gladly, without<sup>14</sup> charge, upon request. Cordially yours, (286)

## Speed Builder 38

## Vocabulary Preview



308. Dear Mr. Hughes: I am enclosing a sketch for a cover stamp we require. This is for a cover side to<sup>1</sup> measure 5 by 8 inches. Will you please have the copy sketched according to your usual practice and let us see<sup>2</sup> the finished layout before cutting the die.

This book is to bulk five-eighths of an inch. Will you also sketch out a<sup>3</sup> backbone die running across the back, using just the main title at the top of the book and our name as an<sup>4</sup> imprint at the bottom. I presume the fillet used on the side should be carried over to the back to harmonize<sup>5</sup> with the front cover. Very truly yours,

309. Dear Mr. Russell: We have instructed the plant to hold out of the new<sup>6</sup> edition of the book they are running 5,000 folded, gathered, and sewed books.

Since receiving your order for<sup>7</sup> the new edition we have instructed the plant to bind up the sheets remaining on hand from the last edition.<sup>8</sup> These books, of course, will be shipped out before copies of the new edition are shipped.

The additional cost of<sup>9</sup> adding a concealed cloth joint and whip-stitching the first and last signatures would be 1½ cents a copy. For<sup>10</sup> the concealed cloth joining alone the price would be ½ cent a copy. My impression is that, if you want to<sup>11</sup> reinforce this book, the concealed cloth joint alone would be sufficient. Cordially yours,

310. Dear Mr. McKenzie: We<sup>12</sup> are preparing a new 368-page book entitled "Business Letters." We expect to print 5,000<sup>13</sup> copies.

The book is to be trimmed 5½ by 8 inches, and sewed in 16's. It is to be bound in<sup>14</sup> the regular cloth and board covers. Two impressions of yellow ink are to be stamped on the front and backbone of<sup>15</sup> the cover.

The book will be regular case-book style without special reinforcements.



Will you please send me an<sup>18</sup> estimate on binding the edition. Very truly yours,

311. Memo to Ferris: You have in preparation a Work<sup>17</sup> Book for "Business Letters."

For use in making this book I have ordered 22 reams of 49 x 35<sup>18</sup> paper stock, which will come from the Taylor Paper Company, and 1,300 sheets of 20 x<sup>19</sup> 26 cover stock to come from the Forest Paper Company.

You are to manufacture 5,000<sup>20</sup> copies of the book. It is to be laid out to give a flat stitched book, wired at the top and perforated below the<sup>21</sup> wiring, then trimmed so that the sheet from the perforation to the end will measure exactly 8½ by<sup>22</sup> 11 inches. I should think the flat sheet, including the section above the perforation, ought to be<sup>23</sup> about 11¾ inches long.

In binding these books you are to use a printed top cover assembled<sup>24</sup> with the body and wired on. On the back of the pad use a suitable board. Then finish the top with a cloth<sup>25</sup> strip.

The finished book should be packed in sealed packages of ten copies, properly labeled.

Of course, you already<sup>26</sup> understand that there is great urgency

for the production of this book, so please get ready as soon as you can.<sup>27</sup> (540)

## ASSIGNMENT 39

### Brief-Form Speed Letters

312. Gentlemen: At the suggestion of Mr. Nelson, we are returning to you today, in accordance with<sup>1</sup> Shipping Memo 7525 enclosed, nine rubber rolls. These are not satisfactory. Please<sup>2</sup> exchange them for softer rubber rolls. Very truly yours,

313. Gentlemen: We note you have returned to us Wabash Freight<sup>3</sup> Bill 2089 for \$1.70, your understanding being that it was sent to you<sup>4</sup> in error.

This freight bill was sent to you as a part of our invoice dated May 21 for a total of<sup>5</sup> \$172.70, and covers the freight and drayage on the 4,000 sheets of<sup>6</sup> Crane's No. 1 Bond. We are returning it with this letter. Very truly yours,

314. Dear Mr. Farmer: We call your<sup>7</sup> attention to our invoice dated May 31 for \$9.75, which covers the printing<sup>8</sup> of 1,000 letter-heads for your firm. According to our records these were ordered by you.

We have sent a statement<sup>9</sup> of this account each month, and the fact that we have not received a



school numbers—the Summer Special, June 21, and<sup>16</sup> the Annual Fall Number, in tabloid form, Sunday, August 23.

The *Daily Times* reaches over<sup>17</sup> 100,000 families daily and has the largest circulation of any Brooklyn newspaper. It is a<sup>18</sup> daily newspaper edited for all the members of the family and it is delivered directly to<sup>19</sup> the homes by more than 1,500 of its own carrier boys.

We suggest that you avail yourself of<sup>20</sup> the worth-while opportunity now offered you to feature your educational institution in the school<sup>21</sup> number.

Attractive rates of 25 cents a line will be given for both the school numbers, together with<sup>22</sup> liberal editorial cooperation in the matter of news and photographs. Assistance will be<sup>23</sup> cheerfully given to you in the make-up of copy, layout, and art work, if desired.

A prompt reply from you will<sup>24</sup> be appreciated.

For your convenience, a self-addressed envelope is enclosed. Very truly yours,

317. Dear<sup>25</sup> Mr. Hodges: As Mayor of the City of New York, as well as personally, it is to me a pleasure to<sup>26</sup> extend to you a hearty invitation to attend the annual convention of the Advertis-

ing<sup>27</sup> Federation of America in New York City.

Advertising is the dynamo that drives the business of<sup>28</sup> this country. It has been a potent factor in the upbuilding of our industry and commerce. It is a<sup>29</sup> vital adjunct to prosperity. To have you, its administrators, as our guests will be an honor and privilege<sup>30</sup> indeed.

We want you to come to us so that we may demonstrate in some measure the appreciation that<sup>31</sup> we have for you and your art. Yours very truly, (629)

## ASSIGNMENT 40

### Brief-Form Speed Letters

318. Dear Mr. Nolan: If we offered to deliver to you, for 1 cent a name, a hand-picked list of known direct<sup>1</sup>-mail users who could buy what you have to sell—would you be interested?

That's exactly what we can do—a list<sup>2</sup> of 15,000 direct-mail users, carefully developed, up to date over a period of twenty<sup>3</sup> years. We offer these names of sales and advertising executives for just 1 cent a name for the entire lot.<sup>4</sup> And we will mail your message to this list without further cost to you.

Your message is surrounded by the latest<sup>5</sup> direct-mail news and in-

formation, so that the folks who get it are sure to read and see your story.

Your<sup>6</sup> advertisement in *Postage & The Mailbag* costs \$150 for a page—just 1 cent a name.

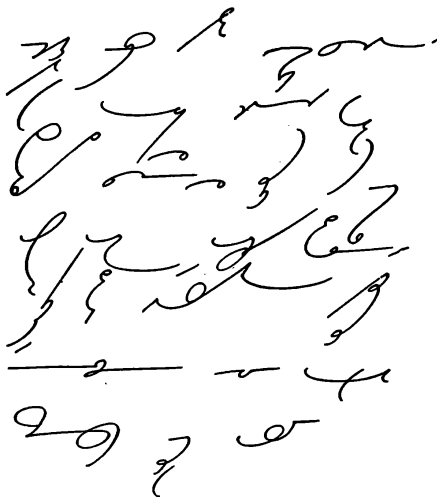
And the name<sup>7</sup> of your company becomes better known in the direct-mail field. And you get more business. When will you start? Cordially<sup>8</sup> yours,

319. Dear Miss Ryan: Enclosed is our advertising rate card. If you will send us your advertising copy,<sup>9</sup> together with a remittance to cover whatever insertions you desire, I think there will be no<sup>10</sup> difficulty about running the advertisement, as there seems to be no conflict between your booklet and our own<sup>11</sup> publications. However, this we cannot say definitely until we see a copy of the booklet. I<sup>12</sup> suggest, therefore, that you send me the booklet either before you send a definite order or together with the<sup>13</sup> order.

I was very much interested in the message at the foot of your letterhead, to the effect that<sup>14</sup> the Sperry Company utilizes carrier pigeons. If your company actually uses pigeons<sup>15</sup> for communication purposes, I should like to know more about this, as I am sure it would be of interest<sup>16</sup> to our readers. Very truly yours, (327)

## Speed Builder 40

### Vocabulary Preview



### 320. Reasons for a One-Price Policy

Men and women at work in schools, libraries, and institutions of various sorts have been in the habit of<sup>1</sup> receiving from publishers an educational or a library discount.

No one is, of course, naïve<sup>2</sup> enough to suppose that this privilege is "given." Discounts are figured into the computation that determines<sup>3</sup> the list price of a book. If books are sold for less than they actually cost to manufacture and distribute,<sup>4</sup> they will not continue to be published.

The product of our Company, devoted exclusively to<sup>5</sup> scientific

and technical publications, is sold almost wholly to individuals who, by tradition,<sup>6</sup> receive a discount.

It follows, since nearly all sales might logically be made at the discounted price, that the list<sup>7</sup> price would have to be raised the full amount of the discount. If this is done, the special privilege disappears, and<sup>8</sup> it may even happen that the purchaser will pay more, with his discount subtracted, than he would without the<sup>9</sup> process of loading and subtraction. Even if he does not, the whole process smacks of absurdity.

Certain<sup>10</sup> unavoidable items enter into the list price of a book, apart from its cost of manufacture. As a<sup>11</sup> matter of fact, it costs more to advertise and distribute a book than it does to manufacture it. The list price<sup>12</sup> of a book is fixed at a fair level when it accounts for all these costs.

The only factors that should properly<sup>13</sup> alter the list price, *if it is fairly fixed in the first place*, are factors that actually make it possible<sup>14</sup> to manufacture and distribute more economically, and thus actually save some of the cost.

A<sup>15</sup> discount to the retail trade is thus reasonable and proper, because the retailer assumes a part of the<sup>16</sup> cost of distribution and

usually buys in a larger quantity.

Any other form of discount must<sup>17</sup> be "loaded" into the list price. A vicious circle is thus established. The higher list price cuts down the number<sup>18</sup> of prospective purchasers and tends to make for smaller editions, which tendency is again reflected in<sup>19</sup> a rise in the list price.

This vicious circle is not keenly felt in publication ventures that average large<sup>20</sup> editions—say, from 5,000 to 100,000 or more. In such cases a difference of a thousand<sup>21</sup> or so has little effect on unit cost. But in scientific books, with editions of 1,200<sup>22</sup> or thereabouts, the effect is promptly felt. If the average of editions can be raised, the result is<sup>23</sup> promptly reflected in lower list price; if the average is lowered, even by 500, the list price is<sup>24</sup> bound to soar accordingly.

For all the reasons recited, this Company has felt justified in establishing<sup>25</sup> *a one-price policy*, not subject to discount except when the factors mentioned above enter in. The<sup>26</sup> conviction has been reached that such a policy results in actually lower prices paid by the purchaser,<sup>27</sup> even though he does not receive a so-called special discount.

From time to time, the Company has experimented<sup>28</sup> with edu-

cational and similar discounts, partly because the practice was traditional, and partly<sup>29</sup> with the expectation that quantity orders would develop. This expectation has not been realized, and<sup>30</sup> the result has been a disservice rather than a service to the buyer of technical and scientific<sup>31</sup> books (621).  
—*The Williams & Wilkins Co.*

## SPEED PROGRESSION

### TEST 4

(50 Words a Minute)

We believe that advertising and selling efforts are cumulative<sup>1</sup> and that we are not likely to get out of the red on new articles<sup>2</sup> in our field inside of three years. We know that planting the seed and<sup>3</sup> watering it and furnishing it with nourishment are expensive, and<sup>4</sup>

(60 Words a Minute)

that about three years pass before most of the seeds send their sprouts up across the dotted<sup>1</sup> line.

We figured out the amount of money we had to spend and whether we could get<sup>2</sup> along until the profits began to show. We found we could do it, and we did it.<sup>3</sup>

To give you an idea of how our business grew, from an advertising standpoint,<sup>4</sup> (70 Words a Minute) we began in a leading paper with a one-sixteenth page, and we were irregular in our<sup>1</sup> insertions of those

ads. But shortly we found out that whenever we took the advertising out of<sup>2</sup> the papers business fell off right away, and we put it back again. Finally, it dawned on our<sup>3</sup> brilliant minds that the only way to get along was to maintain the advertising all the time. We<sup>4</sup>

(80 Words a Minute)

have done so ever since.

Our space grew from one-sixteenth to one-quarter and then to full pages. Some years ago we<sup>1</sup> adopted the policy of going into some of the leading papers with two-page spreads, thus occupying<sup>2</sup> a position as large as it is possible to read without turning over a page. When we did that we found<sup>3</sup> the business took a big jump forward, and advertising expense, after going up a little, sagged back again.<sup>4</sup>

(90 Words a Minute)

The latest move we have adopted since then is the use of colored inserts. That has been expensive, but has also resulted<sup>1</sup> in more business. Our latest appearance covered eight pages in one of the publications to display our list of users.<sup>2</sup>

In the old days, in beginning our advertising work we were very careful to spend a lot of time thinking about it.<sup>3</sup> In fact, I didn't know much else about business but advertising, and spent most of my time thinking and figuring about it.<sup>4</sup>

## 321. The Object of Advertising

1. To inform the public of the existence of a business  
2. To inform the public of the location of a business  
3. To inform the public of the nature of the business  
4. To inform the public of the quality of the goods or services  
5. To inform the public of the price of the goods or services  
6. To inform the public of the time of the business  
7. To inform the public of the name of the business  
8. To inform the public of the address of the business  
9. To inform the public of the telephone number of the business  
10. To inform the public of the hours of the business  
11. To inform the public of the special features of the business  
12. To inform the public of the special offers of the business  
13. To inform the public of the special services of the business  
14. To inform the public of the special facilities of the business  
15. To inform the public of the special advantages of the business  
16. To inform the public of the special benefits of the business  
17. To inform the public of the special opportunities of the business  
18. To inform the public of the special prospects of the business  
19. To inform the public of the special future of the business  
20. To inform the public of the special success of the business

1. 2. 3. 4. 5. 6. 7. 8. 9. 10.  
 11. 12. 13. 14. 15. 16. 17. 18. 19. 20.  
 21. 22. 23. 24. 25. 26. 27. 28. 29. 30.  
 31. 32. 33. 34. 35. 36. 37. 38. 39. 40.  
 41. 42. 43. 44. 45. 46. 47. 48. 49. 50.  
 51. 52. 53. 54. 55. 56. 57. 58. 59. 60.  
 61. 62. 63. 64. 65. 66. 67. 68. 69. 70.  
 71. 72. 73. 74. 75. 76. 77. 78. 79. 80.  
 81. 82. 83. 84. 85. 86. 87. 88. 89. 90.  
 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

N. W. Ayer & Son.



## SECTION 9

### ASSIGNMENT 41

#### Speed Builder 41

322. Gentlemen: After a careful consideration of all the bids submitted by the various oil companies<sup>1</sup> for our lubrication business, we are sorry to inform you that we have awarded our contract to<sup>2</sup> another firm.

We do not think it necessary to tell you the reasons that eventually caused us to give<sup>3</sup> our business to one of your competitors. We want you to know, however, that the decision was a close one.<sup>4</sup>

We were certainly impressed with the businesslike and courteous manner with which we were solicited by your<sup>5</sup> representative, Mr. Yale, and if anyone's preliminary efforts could have secured our contract,<sup>6</sup> Mr. Yale's efforts would have been successful.

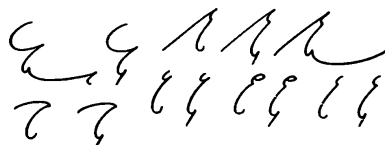
Thank you for the promptness with which you submitted your quotations, and<sup>7</sup> also for the services rendered us by the personnel of your organization.

We hope that the pleasant<sup>8</sup> relationship that has existed for many years between our compa-

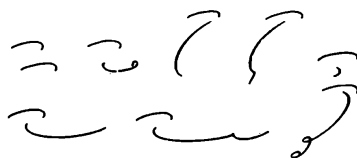
nies will continue. Our present decision,<sup>9</sup> of course, does not mean that there is no opportunity for future business association with you. Very<sup>10</sup> truly yours, (202)

#### Speed-Building Drills

323. *Drill on Paragraph 227.* The word-ending *-pose* is expressed by *po*; *-position*, by adding *shun*:

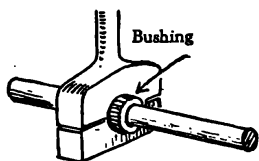


324. *Drill on Paragraph 209.* The word-beginning *contr-* is expressed by *k* disjoined:

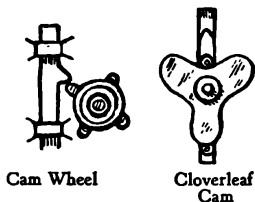


325. *Drill on Paragraph 100.* In words beginning with *a-w* or *a-h*, the *a* is expressed by a dot on the line close to the next character:





**Cam.** A part usually attached to a rotating shaft in such a way that at intervals it will engage and move some other part.



**Carburetor.** A device in which air is mixed with gasoline before being drawn into the combustion chamber of the engine.

**Chassis.** The frame and wheels of a car.

**Differential gears.** That part of the rear-axle assembly that permits the rear wheels to move independently of each other, as in making turns.

**Distributor.** The device through which the electricity coming from a single source in the battery or generator is distributed to the several cylinders as required for igniting the gas.

**Gasket.** A piece of rubber, metal, or other material used for making a tight joint between two surfaces.



Gasket

**Generator.** A dynamo that generates the electrical current used by the car.

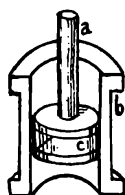
**Housing.** A covering or enclosure for working parts. Frequently it also provides bearings for the parts enclosed and supports the entire assembly.

**Ignition.** The complete group of devices by which the gas in the cylinders is fired; also the act of firing.

**Manifold.** (1) Intake manifold: a chamber with an inlet from the carburetor and several outlets, through which the fuel is carried to the various cylinders; (2) another manifold serves the reverse function of receiving the exhaust from the cylinders and discharging it through a single outlet.

**Piston.** A plunger in the cylinder which, when forced down by the combustion of the gas, turns the crank shaft.

**Shim.** A piece of metal or other suitable material used to make small adjustments between surfaces. Shims are introduced between the sections of a bearing to insure just the right adjustment of the bearing to the shaft.

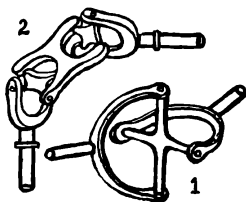


a. Piston Rod  
b. Cylinder (shown in section)  
c. Packing Ring

**Tappet.** A lever or projection used for opening and closing the valves of a motor.

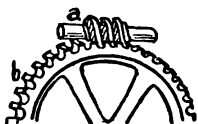
**Timer.** A device through which the electric discharge within the cylinders, commonly called the "spark," is timed with reference to other related actions in the engine.

**Transmission.** The assembly of parts through which the power of the engine is transmitted to the wheels of the car, commonly applied to the set of gears through which the relative speeds of engine and wheels are adjusted.



1. Single Universal Joint  
2. Double Universal Joint

**Universal joint.** A flexible joint permitting free readjustment of the relative positions of the engine and the wheels necessitated by the changing road surface, varying loads, etc.



Worm Gearing  
a. Worm  
b. Worm Wheel

**Worm.** A type of gear that operates on the principle of the screw.

## ASSIGNMENT 42

### Brief-Form Speed Letters

333. Dear Sir: Mr. John Baker is insured with our company for damage to his car sustained on October<sup>1</sup> 23. If you will send us the invoice amounting to \$6 covering installation of right headlight<sup>2</sup> lens and removing bump on right front fender, we will make payment of the charge. Respectfully yours,

334. Dear Sir: In<sup>3</sup> compliance with our telephone conversation of today, this will authorize you to make the necessary<sup>4</sup> repairs to the chassis of the sedan, belonging to James Egan. Please forward your repair invoice to this office<sup>5</sup> for payment. Very truly yours,

335. Gentlemen: Thank you for your letter of the eleventh calling our attention<sup>6</sup> again to the error made on our invoice No. 9130 of August 13 in billing<sup>7</sup> you for repairs to carburetor and timer.

Our charge on this invoice should have been \$5.50,<sup>8</sup> and we are today authorizing credit to your account for the difference. Very truly yours,

336. Gentlemen:<sup>9</sup> Acknowledging your telegram of last night, we wired you by night message, confirmation of which is attached. We<sup>10</sup> shipped 800 generators on

April 2 and will ship 100 more by freight on the eighth, exactly as<sup>11</sup> scheduled. The first-mentioned shipment should be in your hands by this writing, but if not, we shall be glad to ship an<sup>12</sup> additional number by express should this be necessary. If we can be of any further assistance, please<sup>13</sup> let us know. Sincerely yours,

337. Gentlemen: We are thoroughly satisfied with the 40-h.p. Relay Truck<sup>14</sup> you sold us some eighteen months ago.

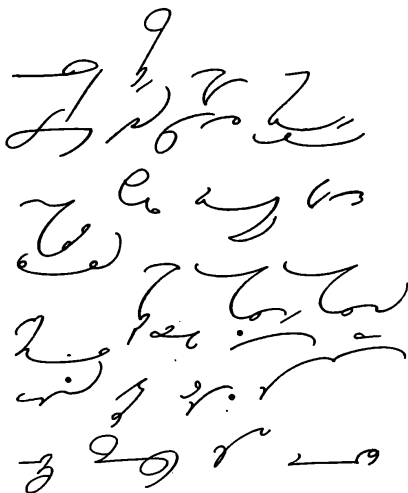
Our repair bills have been very low, and consequently our truck has been laid<sup>15</sup> up very little. We purchased another truck at the same time we bought yours, and our repair bills on it have been<sup>16</sup> almost \$300. In the same length of time it has not given us nearly so good service as your truck has.<sup>17</sup> We are very much pleased with the performance and low upkeep of the Relay. Yours truly,

338. Gentlemen: Recently<sup>18</sup> we received from you a shipment of bearings and gaskets as listed on the attached memorandum.

Since these returned<sup>19</sup> parts are subject to credit, we shall appreciate your giving us invoice reference, as we are unable<sup>20</sup> to locate an invoice made out to you for this material. Yours very truly, (416)

## Speed Builder 42

### Vocabulary Preview



339. Dear Sir: Thank you for your letter of the twenty-first with reference to your Model F car. We are sorry that<sup>1</sup> you are not obtaining gasoline mileage that is satisfactory to you, but we think you can fully<sup>2</sup> appreciate the fact that it is impossible for us to say, without any detailed information, whether<sup>3</sup> or not your car is properly adjusted. It would be our suggestion that you have your car carefully checked at<sup>4</sup> any competent service station to determine if it is in proper adjustment.

It is entirely<sup>5</sup> possible, even with a car perfectly adjusted, to obtain gasoline mileages no better than

from 12<sup>6</sup> to 13 miles a gallon under certain driving conditions. On the other hand, the same car, if driven<sup>7</sup> under favorable conditions, would show as high as 18 miles a gallon. This question of gasoline mileage<sup>8</sup> is very much involved and the varied conditions of driving influence it to such an extent that a wide<sup>9</sup> range of differences in mileage can be obtained by varying these conditions.

In an effort to have a<sup>10</sup> more thorough understanding of the subject on the part of those interested, we issued some time ago a<sup>11</sup> pamphlet explaining some of the factors that influence gasoline mileage. As you may be interested in<sup>12</sup> some of these points, we are enclosing a copy of this pamphlet. Among other points outlined in it are two tests<sup>13</sup> that were conducted with two cars that had been adjusted and tuned to give identically the same gasoline<sup>14</sup> mileage when driven under the same conditions. Yet these same cars, when driven under widely differing conditions,<sup>15</sup> proved that the car that was driven under unfavorable conditions consumed almost twice as much gasoline<sup>16</sup> as the other car.

In your letter you mention the Johnson carburetor, and you inquire concerning the<sup>17</sup> relative economy between it and the carbu-

retor with which your car is equipped. If your carburetor<sup>18</sup> is properly adjusted, it will give approximately the same economy as the Johnson.

We have<sup>19</sup> not made any tests of the alemite device for removing carbon, but we are familiar with tests that have<sup>20</sup> been made on similar devices, and they seem to be fairly effective in accomplishing the purpose. The<sup>21</sup> action of the so-called solvent that is used is to break up the carbon into particles sufficiently small<sup>22</sup> to permit it to pass through the exhaust system. From a car owner's standpoint, it merely becomes a question of<sup>23</sup> whether he prefers a device of this sort for removing carbon every 500 miles, or the<sup>24</sup> periodic cleaning of carbon done in the usual way by removing the cylinder head. Under<sup>25</sup> ordinary conditions of driving, a periodic cleaning once a year should be sufficient. As stated before,<sup>26</sup> we do not know of any harm in the use of the alemite device for the purpose of more frequent cleaning.<sup>27</sup>

With reference to the oiling device that is intended to oil the upper portion of the cylinders and<sup>28</sup> combustion chambers, there are, as you probably know, a number of such devices offered for sale. We have<sup>29</sup> tested several of them here,

and can see no advantage in their use. As a matter of fact, the only place in<sup>30</sup> which they would seem to be of any value would be in an engine that was not properly lubricated by<sup>31</sup> its own lubricating system. In the Model F car the lubricating system provides a proper amount<sup>32</sup> of lubricant for all wearing parts. Any auxiliary oiling system, therefore, is unnecessary, and<sup>33</sup> while it may not do any harm, neither will it be of any benefit.

We sincerely hope that we have<sup>34</sup> given you the information you desire, but if you have any further questions we shall be only too glad to<sup>35</sup> try to answer them fully. Yours very truly, (709)

### ASSIGNMENT 43

#### Brief-Form Speed Letters

340. Gentlemen: We must admit that we fail to understand as well as we might your letter of February<sup>1</sup> 20 on standard car prices and discounts. We do gather, however, that you are dissatisfied with the quantity<sup>2</sup> discount plan that we have placed in operation this year. While we can understand that you may be able to<sup>3</sup> suggest a plan more to your liking, we feel that you will realize

that, in offering additional discounts,<sup>4</sup> it necessarily must remain with us to offer them in a way satisfactory to the majority<sup>5</sup> of our dealers and to ourselves.

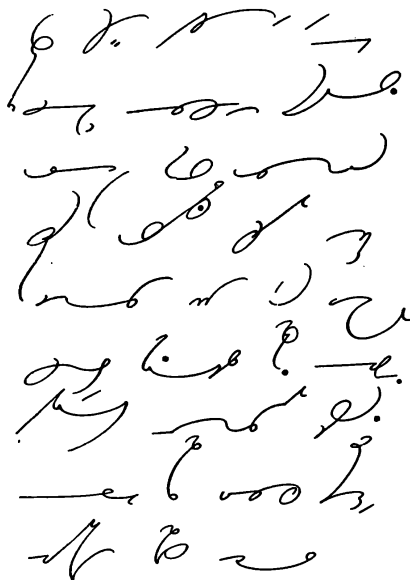
We are, after all, making you a better offer than you had last year, and<sup>6</sup> we feel you should appreciate this rather than object to the method we have adopted. We are not asking<sup>7</sup> you to contract for any definite number of units and are offering you additional discounts when<sup>8</sup> you contract for ninety units through all your branches. The fact that the London office may have granted you 40<sup>9</sup> per cent had no bearing on this particular question. The point you should bear in mind is that you have a better<sup>10</sup> contract than you had last year.

It was only after careful consideration that we decided to place this<sup>11</sup> quantity discount plan in operation, feeling that increased sales made because of it would warrant its adoption,<sup>12</sup> and while we should, of course, like to grant your request, in this instance we must refuse it.

Please reconsider the<sup>13</sup> plan that is now in effect with the view of discovering its good features, which we feel will more than outweigh those<sup>14</sup> that do not appeal to you. Cordially yours, (288)

## Speed Builder 43

## Vocabulary Preview



341. Gentlemen: The factory informs us that it is prepared to equip the 126-inch wheel-base<sup>1</sup> cars with a tire carrier at the rear, with the exception of the seven-passenger phaeton.

There will be<sup>2</sup> no extra charge for this equipment.

Tire-carrier equipment at the rear of 126-inch wheel-base<sup>3</sup> cars will be designated as Option 5. This option designation should be used when this equipment is<sup>4</sup> desired. Very respectfully yours,

342. Gentlemen: Upon your request we write you regarding our experience<sup>5</sup> with your Model 40 truck.

The transmission of this truck, because of its simplicity and rugged construction,<sup>6</sup> appealed to me. My many years of mechanical experience have taught me that fewer parts mean less trouble.<sup>7</sup> The advantage of such a drive as this truck has is a great step toward increased traction. It lessens shock and wear<sup>8</sup> and tear on equipment. We believe our statements are borne out by the fact that after eleven months of service<sup>9</sup> our truck has yet to be in a shop for repairs of any kind. Of course, the valves have had to be reground and a<sup>10</sup> few gaskets replaced, but such repairs are to be expected with any make of car.

We thank you for your interest.<sup>11</sup> Very truly yours,

343. Dear Sir: Thank you for the suggestions in your letter of March 30. We have considered<sup>12</sup> your suggestion of providing a removable side panel for the hood of the car, but we are afraid that<sup>13</sup> in practical use this device would prove troublesome to the average owner.

Several makes of cars are<sup>14</sup> equipped with ventilating doors, which open and close at the will of



the driver, on both sides of the hood. This arrangement,<sup>15</sup> we feel, might be more desirable to the owner. As we equip our cars with shutters at the front of the<sup>16</sup> radiator, it does not seem advisable to have a ventilating control at both the front and the sides<sup>17</sup> of the hood.

The seat cushions in our present line of cars can be elevated easily, by building a<sup>18</sup> skeleton wooden frame to increase the height. Our problem, however, has been to obtain as much height as possible<sup>19</sup> for the seat-cushion springs, in order to obtain satisfactory cushions. If the seat frame is increased in height,<sup>20</sup> then the seat-cushion springs must either be shortened or the head room for the occupants must be sacrificed. If you<sup>21</sup> are willing to compromise on either of these points, it is a simple matter to elevate the seat frame as<sup>22</sup> suggested.

We hope that this is the information you desire. Very truly yours,

344. Gentlemen: The upholstery<sup>23</sup> of a car should be cleaned by moistening a piece of soft cloth with cleaning fluid and wiping the surface to<sup>24</sup> be cleaned in one direction only.

Do not attempt to soak the material or scrub the spot, as this

will<sup>25</sup> surely dissolve certain ingredients in the backing boards and cause the material to be stained.

This information<sup>26</sup> should be given to the men on your wash rack to avoid any possibility of injuring<sup>27</sup> customers' cars. Very truly yours, (545)

## ASSIGNMENT 44

### Brief-Form Speed Letters

345. Gentlemen: Naturally, we should like to have your truck tire business, but whether we get it now or not, we do<sup>1</sup> want you to know what we have to offer.

First, we handle the tires that we firmly believe will give you the soundest<sup>2</sup> value, no matter what your needs.

Second, we keep a complete stock on hand—the type and size you want in any<sup>3</sup> emergency.

Third, we sell these tires at prices that are right. Our tires cost no more to buy and cost less per mile to use.<sup>4</sup>

Fourth, we are equipped to render every needed service promptly—here at our place or on the road.

In addition<sup>5</sup> to all this, we take real interest in every tire we sell you—a watchful care that will make the tire serve<sup>6</sup> you so long and well that you will come back

to us when replacement is finally necessary.

We are here<sup>7</sup> every day—to serve you sincerely in the knowledge that we shall build our business fastest and most permanently<sup>8</sup> by keeping your hauling costs down.

Will you please read what is on the inside of the enclosed folder—and then will you<sup>9</sup> give us a chance to show you? Very truly yours,

346. Dear Sir: Don't you find that one of the greatest drawbacks in the<sup>10</sup> repair business is the unevenness of your work—the intensive rush and hurry of one season and the profitless<sup>11</sup> lull of another?

Wouldn't you feel much happier if you were certain of a steady year-around trade?

And<sup>12</sup> wouldn't you be interested in seeing a plan we have drawn up that will be an inexpensive help in this<sup>13</sup> direction?

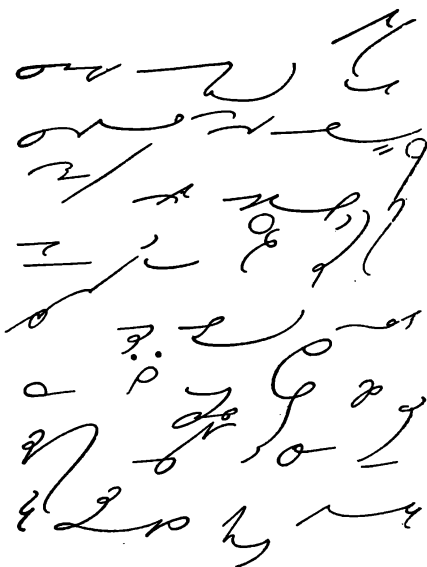
Now that summer is over and car owners are returning from trips, there will be a lot of work in<sup>14</sup> repairs and in installing accessories for winter driving. We can help you get a big share of this work with<sup>15</sup> our plan, and we can guarantee you a greater and steadier business for the entire twelve months.

May we explain<sup>16</sup> this plan to you—without obligating you in

the least? We feel sure you will be glad to get our ideas. Just<sup>17</sup> sign your name on the enclosed card, mail it, and we will submit our plan to you at once. Very truly yours, (359)

### Speed Builder 44

#### Vocabulary Preview



347. Dear Sir: Some time ago we announced that we were presenting an entirely new manifold car heater. Samples<sup>1</sup> were sent to all distributors, and the tests made by them bear out our statements that we have a useful heater.

We<sup>2</sup> are attaching a copy of a letter, which we actually received from one of our distributors, that<sup>3</sup>

tells its own story. We might add that, in addition to the 250 heaters mentioned in this letter,<sup>4</sup> this distributor has also contracted for several hundred more.

Why not get behind this product as<sup>5</sup> Milwaukee has done? We feel sure that with a little concentrated effort on your part you also will be writing<sup>6</sup> us that you have ordered additional quantities.

The improved model manifold heater that we offer you<sup>7</sup> this year will give a constant stream of warm air and will heat the car at low speed as well as high. It is carefully<sup>8</sup> fitted to the car, is made for easy installation, and has an adjustable heat outlet under the<sup>9</sup> instrument board that impels ideal circulation of the air throughout the car. Our tests made in zero weather<sup>10</sup> the first of this year have proved its superiority of performance.

Don't wait until cold weather sets in<sup>11</sup> before going after the business on this item. Let's have your orders promptly, so that we may anticipate your<sup>12</sup> requirements. Very truly yours,

348. Dear Sir: The suggestions contained in your letter of May 6 are good. They cover<sup>13</sup> conditions that are receiving constant attention and supervision from our staff in order to improve our<sup>14</sup> service.

The schedules are being revised and "tightened up" wherever operating conditions will permit, and<sup>15</sup> our "on-time" performance has been improved from 92.7 per cent in December to 96.5<sup>16</sup> per cent in April.

Unceasing effort is put forth to perfect the performance of equipment so<sup>17</sup> as to reduce delays while in our shops. The improved type of step to which you refer is being installed on all<sup>18</sup> new cars.

To give unexcelled service at the lowest possible cost is our aim, and letters of constructive<sup>19</sup> criticism from our patrons are sincerely appreciated. They are of much assistance to us in<sup>20</sup> eliminating objectionable conditions.

Thank you for the interest you have shown in writing us and the<sup>21</sup> suggestions you have offered. Yours truly,

349. Dear Sir: We have your letter of May 14, in which you ask us to pay for<sup>22</sup> a \$35 paint job because a gallon bottle of Globe metal polish you recently purchased ate<sup>23</sup> the lacquer finish off your automobile.

We are entirely at a loss to account for such an unusual<sup>24</sup> happening, unless the original contents of this gallon bottle were in some way removed. We have never<sup>25</sup> had such a complaint be-

fore, and really cannot believe it was actually Globe metal polish that<sup>26</sup> you used.

You state that the polish contained acid, grit, and harsh abrasives, not only causing the lacquer finish<sup>27</sup> to come off, but also harming your hands. This convinces us it was not our product you used, for every gallon<sup>28</sup> bottle is rigidly inspected before leaving our refinery.

In view of the foregoing, we feel<sup>29</sup> we should have been permitted to examine your car and the polish before you had the car repainted. However,<sup>30</sup> Mr. Bell, our representative, will call at your place tomorrow, and go over the entire matter with<sup>31</sup> you. Very truly yours, (624)

## ASSIGNMENT 45

### Brief-Form Speed Letters

350. To Retail Automobile Salesmen: No matter what automobile you have been selling, you are no doubt having<sup>1</sup> a tough time. Just about the time you have a sale consummated and are ready to make delivery, a bank<sup>2</sup> closes or your prospect gets a salary cut, and the order is canceled. Perhaps you are losing business<sup>3</sup> because the other fellow is outrading you, due to his desperate desire for registrations.

What can a<sup>4</sup> manufacturer say to help you?

It is well to remember that you are dividing a smaller business compared<sup>5</sup> to what you previously enjoyed. It is very easy for someone to sit on the side line and say to the<sup>6</sup> man on the firing line, "Be brave!"

But there is one encouraging message we should like to give you. You are laying<sup>7</sup> up great treasures for yourself in the future. This period of depression is developing men. I know you<sup>8</sup> cannot eat promises, but there is enough business to be had so that you can stay in business. The wearing-out<sup>9</sup> process that is taking place is building up a market that is inconceivable in its magnitude. There are<sup>10</sup> few things that people love and enjoy as they do their automobiles.

Thousands and thousands of automobiles are<sup>11</sup> being broken down and worn out, and when the dam breaks and these cars are replaced, it will mean an era of<sup>12</sup> automobile prosperity beyond conception.

Now is the time to have faith in America, and America<sup>13</sup> will reward you. Yours truly,

351. Dear Friend: As a matter of sound business, you know the value of making the best buy,<sup>14</sup>

and you know that depends on prompt action.

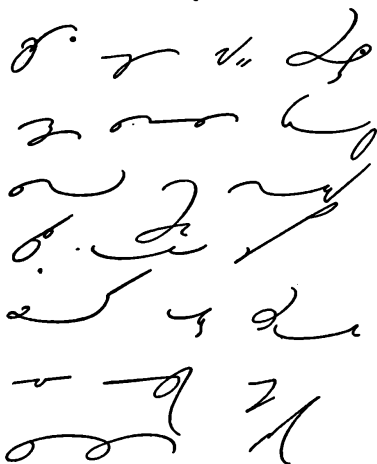
The sooner you bring your car in for appraisal the better the allowance,<sup>15</sup> for your car is worth more right now than it will be later on.

Come in, see the new models, get behind the wheel,<sup>16</sup> and, regardless of when you want to take delivery, we assure you that we will work out the fairest and best<sup>17</sup> deal for you.

Come in and get acquainted with dependable service. Yours very cordially, (356)

### Speed Builder 45

#### Vocabulary Preview



### 352. The Growth of an Idea

Let an idea, however vague, catch hold of a man's mind, and

no one can tell to what it may lead. As the ripples<sup>1</sup> from a pebble dropped into water will travel in ever-widening circles across the whole surface of<sup>2</sup> the pool, what seems but an incident may produce effects that touch the very limits of human life.

When Watt<sup>3</sup> observed the power of steam to lift the lid of the kettle, he conceived the mere thought that this principle might be put<sup>4</sup> to practical use. But, as a result, came the steam engine; then, through variations and extensions, the machine<sup>5</sup> age. In consequence, not only economic conditions, but the world's whole social and political aspect<sup>6</sup> has been changed.

Something of this same thing began with the coming of Fisher Bodies. It would be absurd to say that<sup>7</sup> closed-body development ever equaled in importance the development of the automobile itself.<sup>8</sup> But the automobile without a closed body was but a short-season sporting turnout, not a year-round conveyance<sup>9</sup> needed or even desired by the people as a whole.

Then Fisher, believing that closed bodies were practical,<sup>10</sup> proved its belief. The attitude toward the automobile changed. Thousands who never desired a car before<sup>11</sup> now wanted one. The new demand opened the way to

new methods of quantity production. Cost per car, in<sup>12</sup> consequence, went steadily down. The lower the prices reached the larger the market grew; the larger the market the<sup>13</sup> lower the prices. The endless chain was welded.

So, too, with Fisher itself, one result has followed another.<sup>14</sup> The success of its basic ideas has

opened, year after year, new avenues for the development of<sup>15</sup> resources and facilities which, in turn, have again and again advanced the possibilities of Fisher<sup>16</sup> achievement. True to the laws of cause and effect, Fisher Bodies are finer every year—and by the same laws<sup>17</sup> you can expect them to be still finer in the future. (351)

## TRANSCRIPTION STUDY 4

### Shorthand a Personal Accomplishment

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L C Q - J a f. G.  
 P e y L h o r d -  
 L o r G. J. W e i s - U b.  
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### What Is Manufacturing?

" J r L . r b e - o r b e  
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 J o r g n i s i . L u p r  
 b r L o r L . o r G b e n . "

## SECTION 10

### ASSIGNMENT 46

#### Speed Builder 46

353. Gentlemen: The aerial photographer can take a picture in a few minutes that will show clearly more<sup>1</sup> detail than an expensive mapping survey, which might take months to accomplish.

There are so many possibilities<sup>2</sup> in this direction that the use of aerial photographs is growing by leaps and bounds. The taking of<sup>3</sup> such photographs, naturally, requires suitable equipment for the correct processing of the films used in<sup>4</sup> aerial mapping cameras.

We are enclosing literature describing the special Baker<sup>5</sup> aerial developing sets, which easily provide the most compact and efficient means of handling the long lengths<sup>6</sup> of film ordinarily used. The enclosed folder will convince you of the peculiar suitability of<sup>7</sup> the Baker developing sets for handling this type of work. We are distributing this equipment and invite<sup>8</sup> your further inquiries.

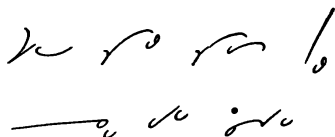
Our Baker movie camera is also being used with splendid success as an<sup>9</sup> accessory to the regular

mapping camera. The Baker permits a cheap and convenient preliminary<sup>10</sup> survey by which the route of a more elaborate mapping flight may be determined in advance.

If you are<sup>11</sup> interested in learning more about these phases of aerial photography, we shall be glad to<sup>12</sup> extend to you every assistance we can to help in handling your particular problem. Yours very truly,<sup>13</sup> (260)

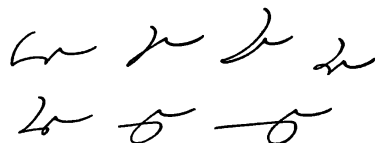
#### Speed-Building Drills

354. *Drill on Paragraph 230.* The word-ending *-ograph* is expressed by *o* disjoined:



The image shows two rows of cursive handwriting. The top row contains four examples of the word 'photograph' written in cursive, with the 'o' in 'photo' and 'o' in 'graph' being disjoined from the rest of the word. The bottom row contains three examples of the word 'photograph' written in cursive, with the 'o' in 'photo' and 'o' in 'graph' being disjoined from the rest of the word.

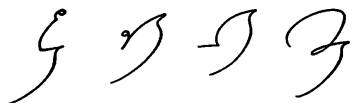
355. *Drill on Paragraph 227.* The word-ending *-ture* is expressed by *tr*:



The image shows two rows of cursive handwriting. The top row contains four examples of the word 'picture' written in cursive, with the 'tr' in 'ture' being disjoined from the rest of the word. The bottom row contains three examples of the word 'picture' written in cursive, with the 'tr' in 'ture' being disjoined from the rest of the word.



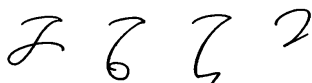
356. *Drill on Paragraph 227.* The word-ending *-nsive* is expressed by *nsv*:



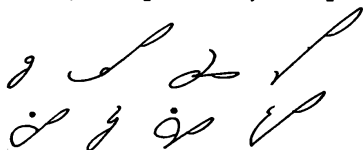
357. *Drill on Paragraph 227.* The word-ending *-quire* is expressed by *ki*:



358. *Drill on Paragraph 80.* The prefix *com* followed by a consonant is expressed by *k*:



359. *Drill on Paragraph 80.* The suffix *ily* is expressed by a loop:

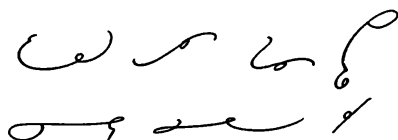


360. *Drill on Paragraph 209.* The word-beginning *distr-* is expressed by *ds* disjoined:



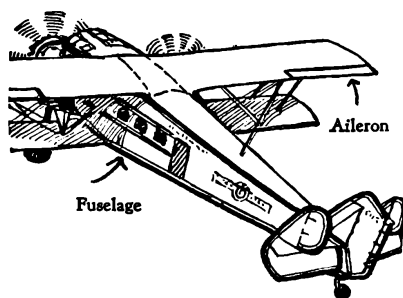
361. *Drill on Paragraph 198.* Write through the consonant following the accented syllable, if

writing through the accented syllable does not give a sufficiently distinctive form:



362. *Word Study—Aeronautical Terms.*

*Aileron.* A hinged or pivoted, movable auxiliary surface of an airplane, the primary function of which is to give a rolling movement to the airplane.



*Altiograph.* A barometer the scale of which is designed to read heights.

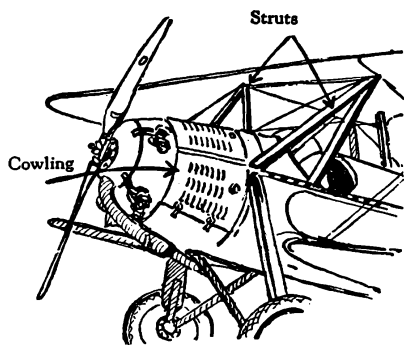
*Altimeter.* An instrument for measuring or indicating the elevation of an aircraft above a given or assumed level.

*Amphibian.* An airplane designed to rise from and alight on either land or water.

*Barograph.* An instrument for recording the barometric or static pressure of the atmosphere.

**Catapulting.** The act of "shooting" a plane, usually from the decks of ships, into the air by means of a machine called a catapult. The motive power for the catapult is provided by compressed-air engines. Planes shot off in this manner often attain a speed of 60 miles an hour in 100 feet in 3 seconds.

**Cowling.** A removable covering extending over or around the engine, and sometimes over a portion of the fuselage or nacelle (*q. v.*) as well.



**Ceiling.** The vertical distance from the ground to the lowest layer of clouds. **Absolute ceiling.** The maximum altitude above the sea level attainable by an aircraft. **Service ceiling.** The altitude at which an airplane ceases to climb at a rate greater than 100 feet a minute.

**Fuselage.** The structure containing the power plant, passengers, cargo.

**Gyroscope.** A steering apparatus or balancing device dependent on centrifugal force.

**Helicopter.** A form of aircraft in

which the lifting is accomplished by two horizontal propellers revolving in opposite directions.

**Nacelle.** An enclosed shelter for passengers or for a power plant. Usually shorter than a fuselage, and not carrying the tail unit.

**Rigger.** One who is employed in assembling and aligning aircraft.

**Stabilizer.** A normally fixed surface of a plane the function of which is to lessen the pitching motion; also called "tail plane."

**Smog.** Smoke-laden fog, reducing the visibility.

**Strut.** Any bar or piece designed to resist pressure or stress in the direction of its length; a support or brace.

**Tachometer.** An instrument for measuring the speed of a motor.

**Visibility.** Horizontal vision. From  $\frac{1}{8}$  to 10 miles.

**Zoom.** To climb for a short time at an angle greater than that which can be maintained in steady flight, the airplane being carried upward at the expense of its motive energy.

## ASSIGNMENT 47

### Brief-Form Speed Letter

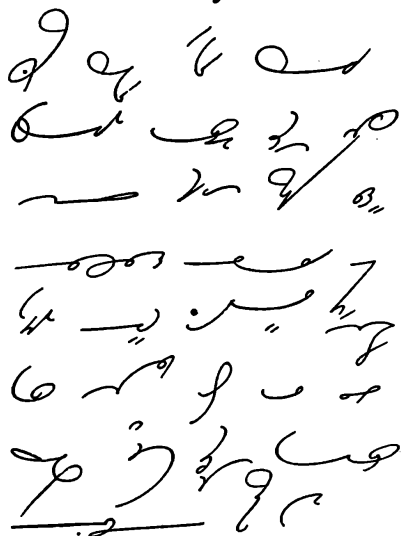
363. Dear Mr. Packard: The home office has forwarded your letter of the ninth to us, and we note that you are<sup>1</sup> interested in an agency for our planes in the state of Montana.

Just at this time we do not plan to<sup>2</sup> contact anyone for Montana, except possibly a general agent for

a certain section of the state<sup>3</sup> under a commission basis. We should like, however, to secure a satisfactory agency<sup>4</sup> organizer in South Dakota, but as you do not refer to any acquaintance or experience in South<sup>5</sup> Dakota, possibly it would be better for us to endeavor to locate someone who lives within that state and<sup>6</sup> who is more or less acquainted there.

We thank you for your inquiry, however, and if you should be interested<sup>7</sup> in developing a general agency in Montana, we suggest that you write to Mr. R. R.<sup>8</sup> Meadows, Supervisor, at Helena. Very truly yours, (171)

#### Speed Builder 47 Vocabulary Preview



364. Dear Sir: Aviation is growing rapidly. New plants, huge airports, air transport lines, and service bases are<sup>1</sup> located from coast to coast.

There are many reasons why you should choose aviation as a career and prepare to<sup>2</sup> take your place in this industry. Aviation is America's youngest industry. Years of future growth hold<sup>3</sup> out wonderful opportunities to the young man who will enter the business and seriously apply himself.<sup>4</sup>

The only requirements are that you be sixteen years of age or over, in good health, and have an alert mind.<sup>5</sup> Now is the time to start—the sooner the better—because those who get into aviation while it is still in<sup>6</sup> its infancy are sure to reap the benefits that will accrue from its steady growth.

There is a growing demand<sup>7</sup> in the aviation industry for skilled men who fully understand aircraft and engine construction, who can<sup>8</sup> adjust and repair all types of aircraft.

You have expressed an interest in learning to fly. You can obtain your<sup>9</sup> pilot's license, provided you can pass the United States Department of Commerce physical examination<sup>10</sup> and are otherwise normal.

The Curtiss-Wright Flying Serv-

ice has trained thousands of young men and women to fly,<sup>11</sup> and to fly well. Our flying school has been approved by the Department of Commerce. Our instructors have undergone<sup>12</sup> a special teacher-training course. In your training course you will handle many different types of planes, both open<sup>13</sup> and closed. In your advanced course you will be given photographic and night-flying training. Associated with<sup>14</sup> your flying course is a complete ground course, which comprises not only theory but much practical work. Students<sup>15</sup> taking our advanced flying course also take our mechanic's course, which is described on page 3 of the enclosed<sup>16</sup> circular.

The attached outline indicates the scope of our flying and ground training. For primary training,<sup>17</sup> we use the famous Curtiss-Wright Fledgling, one of the standard training planes of the United States Navy. None but<sup>18</sup> Curtiss-Wright Flying Schools use Fledglings, which are built to military standards and are simple and easy to fly.<sup>19</sup> At this base no student has ever been scratched in a Fledgling, and in the entire Flying Service no student has<sup>20</sup> been seriously injured flying this make of plane. We require no breakage bond for solo flying, and furnish<sup>21</sup> para-

chutes in all training, but we require no jumps.

We can also offer you flying time by the hour on<sup>22</sup> many different types of planes, ranging from the famous Gipsy Moth equipped with Handley-Page Wing slots up to high-speed<sup>23</sup> open-cockpit planes and four-place cabin planes. Time on six-place cabin planes may be purchased at extra cost.

Our<sup>24</sup> courses cost as follows: Private Pilot's Course, \$600; Limited Commercial Course, \$1,300;<sup>25</sup> Transport Course, \$4,500. Each course is a continuation of the previous course.<sup>26</sup> To enroll, you simply sign for the Private Pilot's course, making a down payment of \$200, and pay<sup>27</sup> for time as taken thereafter at hourly rates varying from \$30 in the initial stages to<sup>28</sup> \$21 in the advanced stages. We are sending a special catalogue under separate cover.<sup>29</sup>

Please write us at once indicating your interest and ask for any information that we have not given<sup>30</sup> in this letter. Yours very truly, (606)

## ASSIGNMENT 48

### Brief-Form Speed Letters

365. Gentlemen: Your letter of April 6 has been referred to me in Mr. David's absence. I have dis-

cussed your<sup>1</sup> suggestion with my other associates here, and we have come to the conclusion that it is not the type of<sup>2</sup> investment in which we should be interested at this time. I shall, however, discuss the matter further with<sup>3</sup> Mr. David when he returns to the office about May 1, and if there is any change in our opinion<sup>4</sup> at that time I shall be glad to communicate with you. Sincerely yours,

366. To Department Heads: The following<sup>5</sup> instructions with reference to requisitions are applicable to all plants:

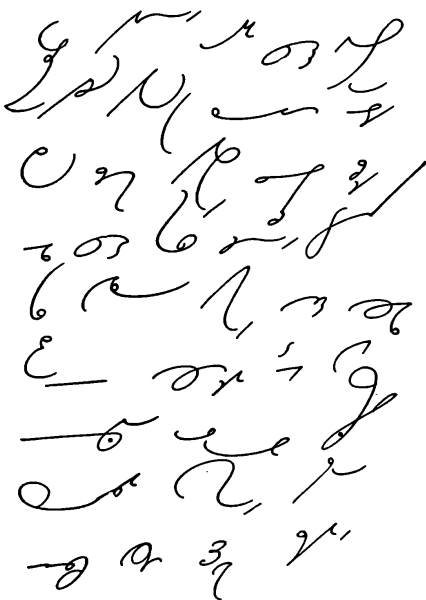
Requisitions should be made up once<sup>6</sup> a week from the Want Book, except for emergency material. In the case of an emergency, order<sup>7</sup> by phone from Mr. Collins. This exception is to apply only to breakdowns or to material that is<sup>8</sup> badly needed. We can, with a little foresight, anticipate our wants a week in advance. Rush orders always<sup>9</sup> cost more money than orders placed in advance. Weekly requisitions should be mailed on Thursday or Friday of each<sup>10</sup> week.

As many items as possible should be placed on one requisition, thus saving both time and mailing<sup>11</sup> expense.

The requisitions and cost statements should be sent direct to Mr. Martin. (238)

## Speed Builder 48

### Vocabulary Preview



367. Dear Sir: You will be more than interested in the "Life Preserver of the Air" described and illustrated<sup>1</sup> below. It is a comfortable way to be sure you are safe. Skilled pilots use this way. The air forces of thirty<sup>2</sup> governments, with their vast engineering resources, indorse and use this standard of personal safety.

Modern<sup>3</sup> design and construction make the present-day airplane as safe a means of travel as any other. Nevertheless,<sup>4</sup> accidents do happen, and the air traveler who is

equipped with an Irvin air chute is prepared for a<sup>5</sup> safe and easy descent to earth. The fact that Irvin air chutes have saved the lives of over 500 flyers is<sup>6</sup> eloquent proof of the necessity and dependability of this equipment.

The Irvin air chute has<sup>7</sup> been developed and perfected to fill the urgent need for a safe and simple means of escape from disabled<sup>8</sup> aircraft, and is the successful result of years of research. Nothing has been left to theory or chance.<sup>9</sup> Superior design and construction have been proved by years of severe service use in every part of the world, and<sup>10</sup> by the saving of many lives in every kind of aircraft accident, which, after all, is the supreme test<sup>11</sup> of any life-saving equipment.

In an emergency, when equipped with an Irvin air chute, it is only<sup>12</sup> necessary to jump or drop from the aircraft in any way that is the easiest. A jerk on the rip cord,<sup>13</sup> which is located in a readily accessible place on the harness, permits the air chute to free itself<sup>14</sup> instantly into the air, and lower the aviator safely to earth.

These life preservers of the air are<sup>15</sup> available in a variety of packs to fill every need of commercial or military<sup>16</sup> aviation.

The 24-foot air chute is the

standard for general service use.

The air chute is secured to<sup>17</sup> the aviator by the patented Irvin harness, so designed and constructed that no bodily injury<sup>18</sup> will result when the air chute is opened at extremely high speeds. The harness is manufactured from special<sup>19</sup> linen webbing with a tensile strength in excess of 3,000 pounds doubled at points of strain. The metal fittings<sup>20</sup> are chrome nickel steel, with a tensile strength of 5,000 pounds.

The Irvin "Quick-Release" harness is a special development<sup>21</sup> for aviators who fly over water. It embodies all the safety features and riding qualities<sup>22</sup> of the standard Irvin harness, with the added advantage of a simple releasing device that permits the<sup>23</sup> aviator to free himself instantly from the harness in case an emergency landing is made in water.<sup>24</sup>

The canopy or body portion of the air chute is manufactured from a fine grade of silk, selected<sup>25</sup> after a great deal of experimental and research work to determine what fabric is best suited for<sup>26</sup> parachute construction. It embodies certain characteristics that make it especially adaptable for<sup>27</sup> the purpose.

The suspension lines are silk cords with a tensile strength in excess of 400 pounds. These are<sup>28</sup>

continuous from one point of attachment on the harness to the other, passing through and over the top of the air<sup>29</sup> chute, thereby forming a network of cords, giving great body strength to the canopy.

The pilot chute, a<sup>30</sup> miniature 36-inch parachute attached to the peak of the main canopy, is folded under tension<sup>31</sup> and thus packed within the container. When the container is opened, the pilot chute springs out, catches the air, and<sup>32</sup> holds the main canopy out into the line of flight, thereby providing a positive means of deploying the<sup>33</sup> canopy away from the aviator's body, regardless of his position in the air. The action of<sup>34</sup> the pilot chute also permits emergency jumps to be made at extremely low altitudes.

The Irvin makes<sup>35</sup> air safety available to you at a reasonable cost. If desired, a convenient deferred-payment plan<sup>36</sup> is available through your dealer. Use the enclosed reply card for additional information. Yours truly,<sup>37</sup> (740)

## ASSIGNMENT 49

### Brief-Form Speed Letter

368. Dear Mr. Darrow: One of our customers with whom I was

talking the other day surprised me with his<sup>1</sup> explanation of why he had not been making payments on his account and why he had not replied to our reminders.<sup>2</sup>

He said: "Well, Jim, I put off doing anything about my account so long that I became ashamed to face<sup>3</sup> you. Finally, the arrears grew so large that I could not bring my account to date in one payment, and so I could<sup>4</sup> see nothing to do but let matters take their course."

I told him that I understood how a man might take that attitude,<sup>5</sup> but I pointed out to him that he had not been fair to himself nor to our company in not answering<sup>6</sup> our letters.

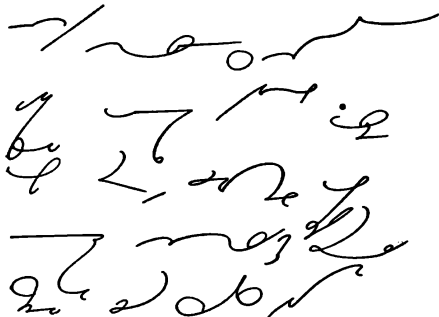
We realize that a man sometimes gets into a position where he simply cannot meet his<sup>7</sup> obligations as he had originally planned. In such circumstances he should let his creditor know, however,<sup>8</sup> so that other arrangements may be made. There are few business concerns today that will allow an account to<sup>9</sup> run as long as we have yours, without insisting on some action. That fact alone ought to be sufficient proof to<sup>10</sup> you that we do not intend to be unreasonable, provided you meet us halfway.

Please don't put off seeing<sup>11</sup> us. Come in and let's work out a satisfactory arrangement for getting

this account paid as quickly as<sup>12</sup> possible. Very truly yours, (245)

### Speed Builder 49

#### Vocabulary Preview



369. Gentlemen: We have operated a number of your engines over fairly long periods of both<sup>1</sup> experimental and demonstration flying, involving cross-country work, and in which we encountered varied climatic<sup>2</sup> conditions.

In all our flying we have been pleased that the Continental Engine can be operated at<sup>3</sup> full power without signs of overheating, despite the unusual flight characteristics of the<sup>4</sup> Autogiro, which, as you know, can climb at remarkably steep angles and with but very little forward speed. This<sup>5</sup> condition demands an engine of excellent design and workmanship, for at the discretion of the Autogiro<sup>6</sup> operator the engine can be taxed to the utmost in climbing out of

what might seem to be impossible<sup>7</sup> landing fields.

In our sport model, both operator and passenger are seated side by side in the cockpit<sup>8</sup> immediately back of the motor, so that the absence of vibration in your motor is particularly<sup>9</sup> appreciated.

We want to compliment you upon the excellent service provided to the owners<sup>10</sup> of Autogiros in promptly taking care of field problems.

The combination of the Autogiro's<sup>11</sup> ability to come down out of the air where and when you want to land, with the reliable characteristics of<sup>12</sup> your motor, provides a most pleasant and secure way of getting from where you are to where you want to be. Yours<sup>13</sup> sincerely,

370. Gentlemen: Now that the Sperry Gyro Horizon has been installed in my ship and I have given it<sup>14</sup> a thorough test in blind flying, I want to say with all sincerity that I feel safer than I have ever<sup>15</sup> felt before when flying in thick weather.

On my recent trip to Chicago the take-off from New York was effected<sup>16</sup> in rather heavy rain with a low ceiling and poor visibility. After a short ten-minute test to<sup>17</sup> ascertain that the instrument was functioning, I pulled up into the



fog and remained in it for one hour. The<sup>18</sup> instrument functioned perfectly, and I was able at all times to know my position accurately.

You will<sup>19</sup> appreciate that this is somewhat of a test because of the sensitiveness of the plane I fly. By virtue<sup>20</sup> of its high speed, it has a very rapid climb and descent in ratio to the angle of either. The<sup>21</sup> Sperry Gyro Horizon registers these maneuvers very quickly and accurately.

The development of<sup>22</sup> this instrument deserves great praise. Please accept my congratulations upon the success you have attained with it.<sup>23</sup> Yours very truly, (464)

## ASSIGNMENT 50

### Brief-Form Speed Letter

371. Dear Mr. Rogers: This acknowledges your letter of May 13 regarding trouble you have experienced<sup>1</sup> with your engine. We are inclined to agree that the best procedure under the circumstances would be to<sup>2</sup> exchange engines, and we have accordingly endeavored to work out a deal whereby you may obtain, at a low<sup>3</sup> exchange price, an engine as good as the latest improved model, which is described in the enclosed folder.

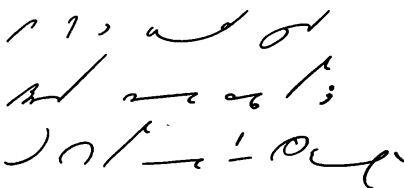
We have picked<sup>4</sup> out an engine

that, in our opinion, is the best of four rebuilt jobs we now have on hand. This engine carries<sup>5</sup> a new-engine guarantee. Its principal characteristics are described on the attached sheet.

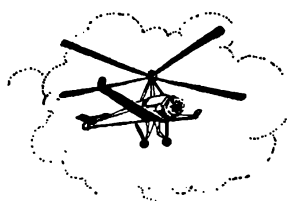
We shall be<sup>6</sup> willing to exchange this engine for your engine for \$600 f. o. b. factory, with the understanding<sup>7</sup> that your engine will be returned to our factory, freight prepaid. You will readily appreciate that this<sup>8</sup> exchange offer is very reasonable.

It would take about twelve days to get this engine back to you by fast<sup>9</sup>-freight forwarding service, and the freight charges would amount to about \$25. We could arrange to have<sup>10</sup> the exchange made at the freight office when you pick up the new engine. This would enable you to send the old<sup>11</sup> engine back in the same crate in which the new engine is shipped.

We cannot hold this exchange offer open for you<sup>12</sup> longer than ten days from today, and suggest that you wire us just as soon as you have definitely decided in<sup>13</sup> regard to this matter. Yours truly, (267)

Handwritten signature and initials in cursive script, appearing to be 'J. N. ...' and '...'. The signature is written in dark ink and is somewhat stylized.

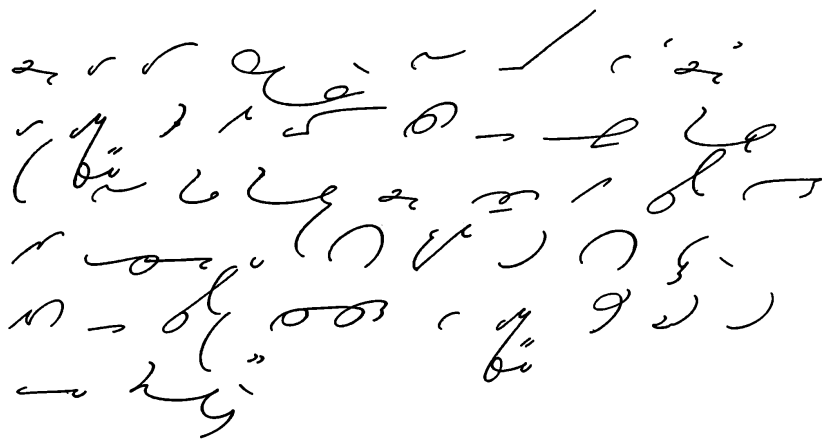
## 372. The Autogiro



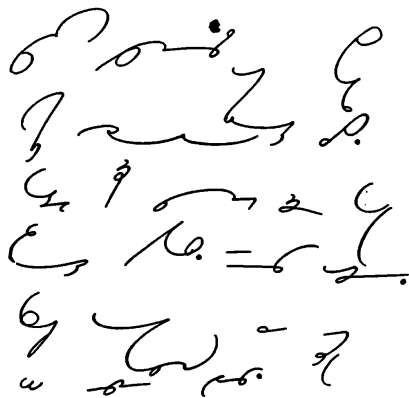
The Autogiro is a  
 type of aircraft that  
 can take off and land  
 like a helicopter, but  
 it can also fly like a  
 conventional airplane.  
 It has a large rotor  
 that provides lift, and  
 a tail rotor that  
 provides directional control.  
 The Autogiro is a  
 very versatile aircraft,  
 and it is used for a  
 variety of purposes,  
 including transport,  
 reconnaissance, and  
 military operations.  
 It is a very important  
 part of the military  
 inventory, and it is  
 used in a variety of  
 ways.



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### Speed Builder 50 Vocabulary Preview



373. Dear. Mr. Martell: We are indeed pleased that you have asked the Aviation Department of this Company to<sup>1</sup> address to the air-minded public, through the columns of your periodical, an informal letter dealing<sup>2</sup> with the

relationship of fuel and oil to the airplane motor.

We shall confine our treatment of the subject<sup>3</sup> to a word or two upon how the lay pilot may readily detect whether or not motor trouble may be<sup>4</sup> traceable to gasoline or oil, or to some mechanical fault.

First of all, to identify a motor<sup>5</sup> that is functioning poorly, you must know how to recognize a perfect one. The motor ready and fit for the<sup>6</sup> air will have an exhaust sound that is as regular as the hum of an electric fan. The tachometer will<sup>7</sup> show a steady number of revolutions. If, for no reason at all, the revolutions drop off a hundred<sup>8</sup> or so and then pick up abruptly, that motor is dangerous.

A colorless exhaust indicates perfect<sup>9</sup> combustion. The oil pres-

sure gauge should show a steady, even flow of oil. When a motor fails to start, and many of<sup>10</sup> them fail with most irritating persistence, any one of several things may be wrong.

In the first place, is the<sup>11</sup> gasoline reaching the carburetor? If so, cut the switch and swing the propeller through several revolutions<sup>12</sup> in order to suck the mixture into the cylinders. Turn on the ignition and again swing the propeller.<sup>13</sup> If it still does not start, and you are sure gasoline is getting to the carburetor, the probability<sup>14</sup> is that the motor is flooded.

Take a look at the exhaust pipes. If a heavy, dense vapor is rolling out,<sup>15</sup> there is the trouble. To correct it, turn off the switch and open the throttle wide. Twist the propeller through half a<sup>16</sup> dozen revolutions. Fresh air is sucked in through the wide-open carburetor and surplus gas is expelled. Try<sup>17</sup> to start the motor again now, with the switch on and the throttle closed. If this fails, next examine the ignition<sup>18</sup> system.

Look at the wiring and examine all the spark-plug connections. Next, check the distributor and breaker<sup>19</sup> points. Something is wrong along the line somewhere, and it is just a case of finding it.

The only thing of which you<sup>20</sup> can be certain is that when the cylinders are full of gas and hot sparks, the motor is going to run.

In the<sup>21</sup> V-type motors, sometimes trouble is experienced through one bank cutting out. The first point of inspection should be<sup>22</sup> the carburetor jets. They may be clogged and be depriving four cylinders of gas or, again, the mixture for<sup>23</sup> that bank may be too lean, due to a leak in the intake manifold.

When the motor is running and you hear a<sup>24</sup> peculiar noise, resembling a squeal, a leak is present. Very often it is present whether you hear it or<sup>25</sup> not. An intermittent miss in one bank may indicate that the last repair job on the manifold is not<sup>26</sup> holding up very well, or perhaps the carburetor jets are only partially dirty. The spark plugs may be<sup>27</sup> improperly adjusted, or valves may be improperly oiled and functioning slowly.

In bringing this letter to<sup>28</sup> a close, one thought that we should like to stress especially here is that no lubricant or gasoline will correct<sup>29</sup> a mechanical defect. Please bear this in mind when you feel inclined to place the blame for motor trouble upon<sup>30</sup> the fuel or oil used. Very truly yours, (608)

## SPEED PROGRESSION TEST 5

*(60 Words a Minute)*

Dear Sir: Thank you for giving us this opportunity of explaining our offer<sup>1</sup> to you.

Like the Ford Company, we believe in direct factory representatives,<sup>2</sup> with the company's policy and business methods under the direction of<sup>3</sup> a sales department located at the main office of the factory. The Flivver<sup>4</sup>

*(70 Words a Minute)*

plane will vanish when the aircraft industry gets to the point of mass production and can lower<sup>1</sup> the price of the larger airplanes.

Our factory is fully equipped to turn out one metal plane a<sup>2</sup> day, and can, on 30 days' notice, increase production to 100 planes a month.

An exclusive<sup>3</sup> state dealership for our plane costs \$500. This gives you the privilege of appointing<sup>4</sup> your own subdealers.

*(80 Words a Minute)*

Remember, the full amount you pay for dealership will be returned to you as credit on<sup>1</sup> the second plane you sell.

The dealership is sold to you to assure us of your good faith and that you will give this<sup>2</sup> work the attention it calls for. We have several thousand inquiries for our planes. These inquiries will be

turned<sup>3</sup> over to our dealers.

There should be, and will be before long, an airport in every county of your state. By<sup>4</sup>

*(90 Words a Minute)*

getting the exclusive dealership in your state now, you will be assured of the large volume of sales that we shall have when we<sup>1</sup> bring out our new Model D plane. Under favorable conditions we shall complete the first of the new planes in about 90<sup>2</sup> days.

Our Model C plane was advertised for \$4,900 fully equipped, which compares favorably with<sup>3</sup> planes of other makes that sell at \$6,000 and higher. Model D will be a better and cheaper plane than Model C,<sup>4</sup>

*(100 Words a Minute)*

and our dealers will get full particulars as to price and deliveries within a few weeks.

Although we demand cash for our planes before<sup>1</sup> delivery, they can be bought on installment plans through finance companies in business for that purpose.

If you wish to take advantage of<sup>2</sup> this opportunity to purchase an agency, enclose your check for \$500, sign both the original and duplicate<sup>3</sup> copies of the contract, and return both to us. We shall then sign and return one for your files. Please let us hear from you by return mail. Yours truly,<sup>4</sup>

## SECTION 11

### ASSIGNMENT 51

#### Speed Builder 51

374. Gentlemen: After November 1 it will be necessary for us to charge for all repairs that we ourselves<sup>1</sup> make on instrument parts.

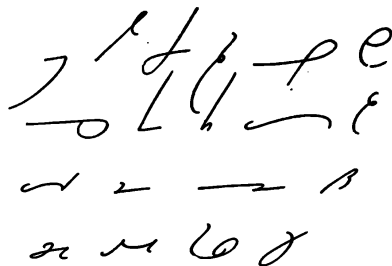
As our machines have been on the market for some time, every dealer should have the<sup>2</sup> facilities for making all necessary repairs—such as repairing speakers and electric pick-ups, installing<sup>3</sup> new volume controls, and taking care of other repairs that are not manufacturing defects.

All parts having<sup>4</sup> factory defects will be replaced by us free of charge, except those that show signs of rough handling, on which no<sup>5</sup> credit will be allowed. Defective parts should be forwarded to us as soon as the defects are noticed.

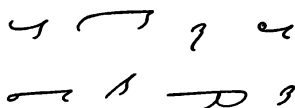
There will<sup>6</sup> be no charge for installing new power transformers and condenser banks or for repairing damaged doors. Very<sup>7</sup> truly yours, (142)

#### Speed-Building Drills

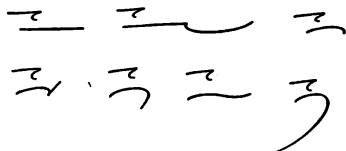
375. *Drill on Paragraph 137.* The days and months:



376. *Drill on Paragraph 170.* The suffix *self* is expressed by *s*; *selves*, by *ses*:



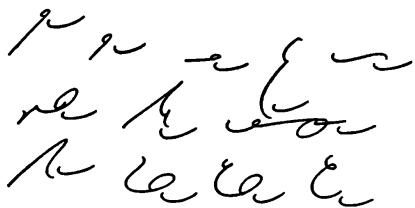
377. *Drill on Paragraph 209.* The prefix *instr-* is expressed by *ns* disjointed:



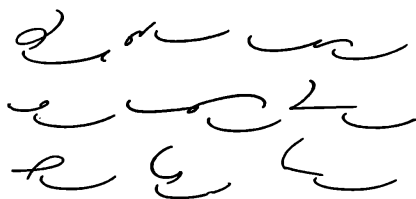
378. *Drill on Paragraph 76.* After abbreviated words and words ending in a left-motion circle on



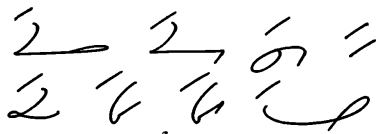
straight strokes, *er* and *or* are expressed by a disjoined *r*:



379. Drill on Paragraph 230. The word-ending *-lity* is expressed by a disjoined *l*:



380. Drill on Paragraph 214. The prefix *trans* is expressed by a disjoined *t*:



381. Drill on Paragraph 230. The suffix *-ward* is expressed by *d*:



### 382. Word Study—Electrical and Radio Terms.

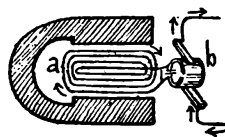
**Alternating current.** (A. C.) An electric current that alternately reverses its direction around a circuit in a periodic manner. Nearly all electricity is now generated as alternating current.

**Ammeter.** An instrument used for measuring the number of amperes flowing in an electrical current.

**Ampere.** The amount of current that is produced by the electrical pressure of 1 volt applied to a conductor the resistance of which is 1 ohm (*q. v.*)

**Antenna.** A number of wires supported in the air for transmitting or receiving electric waves. Plural, *antennae*.

**Armature.** That part of a motor or dynamo that carries conductors and is placed between the poles of a field magnet. Usually, a core of soft iron wound with insulated wires forming the conductors.



a. Armature Winding  
b. Commutator with Brushes Above and Below, and Line Circuit Wires Leading from Them

**Commutator.** A split ring having its two segments carefully insulated from each other. Its purpose is to change alternating current into current flowing in one direction in the

external circuit of a dynamo.

*Electrical transcription.* The recording of a radio program on a phonograph record, eliminating the presence of artists at each broadcast and permitting the delaying of the program to an hour more suitable to the radio audience.

*Electrolysis.* The act or process of chemical decomposition by the action of electric current.

*Grid.* A lead plate for use in a storage battery.

*Ground.* A connection of an electrical conductor with the ground.

*Induction coil.* A device for transforming an ordinary battery current by induction into an alternating current of high potential.

*Kilowatt.* (Kw.) A unit of power equal to 1,000 watts (*q. v.*)

*Magneto dynamo.* A dynamo in which a magnet is used to generate the current for the electric ignition in some engines. It is operated by the engine itself.

*Microphone.* A flexible instrument against which vibrations of the air cause sound to be transmitted.

*Ohm.* A standard unit for measuring electrical resistance.

*Radio log.* A list of dial readings of a radio receiving set with corresponding call letters of broadcasting stations received at these readings.

*Rectifier.* A device for changing the direction of current as alternating current to direct current.

*Static.* A type of atmospheric disturbances resulting from an accumu-

lation of electric charges on or near the antenna.

*Transformer.* An apparatus for transforming an electric current from a high to a low potential, or vice versa, without changing the current energy.

*Volt.* That electromotive force that, steadily applied to a conductor whose resistance is 1 ohm, will produce a current of 1 ampere.

*Voltage.* Electric potential expressed in volts.

*Watt.* A unit of power represented by a current of 1 ampere under a pressure of 1 volt; a volt ampere.

## ASSIGNMENT 52

### Brief-Form Speed Letters

383. Dear Sir: Here are a few suggestions for increasing your sales on our dishwasher:

First, select only active and<sup>1</sup> aggressive dealers who know how to sell.

Second, sell them not less than three machines, one of which should be for the<sup>2</sup> dealer's or manager's own home.

Third, get each dealer to plug in a machine in a prominent location in the<sup>3</sup> store, ready for demonstration. All that is needed for a demonstration is a set of cheap dishes, a large<sup>4</sup> cork in the drain, a gallon of water, and a glass demonstrating cover.

Fourth, get the dealer to send

our<sup>5</sup> circulars to his list of preferred prospects. A circular helps a great deal in selling a machine. Yours very<sup>6</sup> truly,

384. Gentlemen: In order to simplify our cost records, we request that hereafter you send all your invoices<sup>7</sup> to us in duplicate and also give us a separate invoice for each job. We shall appreciate your<sup>8</sup> cooperation in this matter. Very truly yours,

385. Gentlemen: Please send us, as soon as possible, 1<sup>9</sup> dozen Mazda 60-watt lamps. We received several calls for this size yesterday and did not have any.

Also<sup>10</sup> send us 2 dozen small daylight lamps like the ones we ordered before. They are very good sellers. Your truly, (220)

### Speed Builder 52 Vocabulary Preview

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386. Dear Sir: As you perhaps know, the success of Holophane may be traced directly to the Company's policy<sup>1</sup> of designing and producing equipment for specific application.

No article so completely<sup>2</sup> standardized for general service that it has a dozen applications can possibly compete, on an<sup>3</sup> efficiency performance basis, with an article designed for specific use.

A typical example of this<sup>4</sup> is found in the lighting specific produced by the Holophane Company for the lighting of library book<sup>5</sup>-stack aisles. In this situation it is desirable to lay down a light pattern conforming to the shape and<sup>6</sup> depth of the book stacks. Lighting vertical surfaces is important in order that the titles may be clearly<sup>7</sup> discernible.

The Holophane specific for this and many other lighting applications can often be<sup>8</sup> used by your men to gain an entrance on difficult jobs and thus swing other business as well. Very truly yours,<sup>9</sup>

387. Dear Sir: Here is a big opportunity for you to make an extra profit on your appliance trade.

Enclosed<sup>10</sup> is an illustrated folder showing our line of appliances that are being featured during April, May,<sup>11</sup> and June at a 10 per cent saving to you. All dealer

prices shown here are subject to a 10 per cent reduction.<sup>12</sup> This offer will increase your sales and profits during your spring campaign.

Our 6-pound iron is not shown here, but<sup>13</sup> we have made a special offer on it as follows: list price, \$3.95; special dealer price, net<sup>14</sup> \$2.10 in quantities of twelve or more.

We are enclosing a price sheet showing the list price, your<sup>15</sup> regular cost, and the special price. This special price makes it well worth your time to stock a few of these items and reap<sup>16</sup> larger profits easily.

Just fill out the blank on the back of this letter and return it to us. Our<sup>17</sup> representative will call on you soon; or if you wish to place a rush order, telephone us. Very truly yours,

388. Dear<sup>18</sup> Mr. Thomas: At this time of the year merchants everywhere are planning for their spring displays, and during the<sup>19</sup> next month you will have many opportunities to sell our reflectors.

There are plenty of stores near each of your<sup>20</sup> dealers that need better window lighting. Some of them may have had a good installation at one time, but years of<sup>21</sup> use and abuse may have thrown their equipment out of alignment.

Lighting standards have changed

in recent years, and with<sup>22</sup> very little effort on your part you can help your dealers round up many prospects for new equipment. After<sup>23</sup> you have them lined up, call on the Curtis man to help you close the sales.

When you have helped your customers sell a<sup>24</sup> merchant better lighting, the wiring and reflector business is yours without competition.

All the popular<sup>25</sup> Curtis electrical items are in our stock, and we can take care of your orders immediately. Yours truly,<sup>26</sup>

389. Gentlemen: We have just completed the pulling and cleaning of the pistons and rings of both the 400-h.<sup>27</sup> p. Diesel engines here. On the last engine installed we found the wiper rings reversed from the positions of<sup>28</sup> those on the first engine.

The fact that the dowel pins for the rings of the second engine were cut out makes us<sup>29</sup> believe they were not installed correctly.

Could you give us working prints of the various parts of the engines, so that<sup>30</sup> we may determine the proper assembly of the parts? Yours very truly,

390. Gentlemen: We are in the market<sup>31</sup> for a fuel-oil filter to be installed between our underground storage tanks and the pump that is

used to fill<sup>32</sup> the day tank in the plant for our Diesel engines.

Please send us literature describing the different sizes,<sup>33</sup> together with prices.

We use a fuel oil varying from 20 to 30 Baumé. Yours very truly,<sup>34</sup> (680)

### ASSIGNMENT 53

#### Brief-Form Speed Letter

391. Gentlemen: Eveready now announces a new electric wall light—a light for which there seems to be such a<sup>1</sup> general need that we feel it will become a companion in popularity to our electric candle,<sup>2</sup> which has already made a sensational sales record.

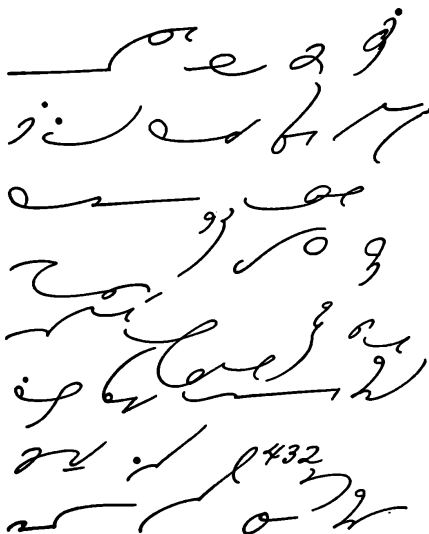
There are some dark spots everywhere—in the home, in the<sup>3</sup> garage, in the summer cottage—and the electric Wallite, a typical Eveready product, is<sup>4</sup> especially designed to brighten these places. Take a look at the pictures in the pamphlets enclosed, and you will readily<sup>5</sup> appreciate the numerous uses to which this light can be put.

Eveready electric Wallites will<sup>6</sup> be ready for delivery about April 1. They are packed five to a package, and come in two finishes<sup>7</sup>—old ivory and dull black. These lights should be received most favorably. We suggest that you

send your order to<sup>8</sup> your jobber now. Very truly yours, (166)

#### Speed Builder 53

#### Vocabulary Preview



392. Dear Madam: If you want to reduce your floor-maintenance bill anywhere from 45 to 50 per cent—if<sup>1</sup> you want to get full value for every can of wax you buy—this is your opportunity.

The cost of<sup>2</sup> living is increasing daily—so that the housewife who would like to reduce her household expenses must be on the<sup>3</sup> alert for any new improvements that mean economy. You will find by actual test that our electric<sup>4</sup> floor machine will not be an expense—but an in-

vestment that will be returned to you before the end of the<sup>5</sup> summer. We quote:

"I would not take a thousand dollars for it if I could not get another like it. While I have had<sup>6</sup> it but a short time, I feel that from the viewpoint of varnish removing alone it has paid for itself many<sup>7</sup> times over."

This electric machine is strongly and simply constructed. It is made of aluminum, which gives<sup>8</sup> it lightness, strength, and beauty. It is built for durability and for ease of operation. It has no<sup>9</sup> complicated mechanism to get out of order and is self-lubricating—even the motor needs no<sup>10</sup> oiling.

Our floor waxer, with its exclusive principle of automatic wax application, brings out the<sup>11</sup> hidden beauty of a hard-wood floor. It develops a high polish and produces a hard, durable finish that<sup>12</sup> will not show footprints and is not slippery. Our liquid wax is put up in small tin containers. Through two tiny<sup>13</sup> openings in the container the wax is forced to the bristles of the brushes and thence to the floor. Applying<sup>14</sup> the wax in this manner assures the user of a thin, even coat, well rubbed in.

Leading laboratories have<sup>15</sup> put the machine through exhaustive tests, and we have their indorse-

ments. Prominent users have given us their<sup>16</sup> recommendations. We quote from one of them:

"On a test on our small floor, having an area of 432<sup>17</sup> square feet, the waxing was done in 6 minutes, the polishing in 6, and the buffing in 4, making a<sup>18</sup> total of 16 minutes for a much better job than had formerly been done in 2 hours."

And here is another<sup>19</sup> strong recommendation:

"We have saved about 66 per cent, or approximately \$2,000, in<sup>20</sup> refinishing our floors."

Make up your mind that you will reduce your floor-maintenance bills and in the future have floors<sup>21</sup> with a crystal-clear surface. Make up your mind that you will hereafter have your floors burnished to a brilliant beauty.<sup>22</sup> This opportunity is yours—it is within your easy reach.

You simply cannot afford not to investigate<sup>23</sup> when you can test this automatic floor machine for ten days free. Why not sign and mail the enclosed form to us<sup>24</sup> promptly and test this machine in your own home for ten days? If you are not more than satisfied with it, if you do<sup>25</sup> not find it more than we claim, simply return it to us at our expense. Very truly yours, (516)



to each one, namely, Blue, Red, Brown, and Orange.

Each<sup>7</sup> of these chains has been assigned a group of frequencies in such a way as to minimize interference at<sup>8</sup> places where two or more of the chains come together, and yet to allow the maximum amount of cooperation<sup>9</sup> and efficiency among the various stations belonging to the same chain.

There are approximately<sup>10</sup> 75 ground stations and 125 airplanes operating with radio telephone on<sup>11</sup> these frequencies. In almost any location in the United States it is possible to tune in on their<sup>12</sup> conversations, and it will give a real thrill to anyone interested in aviation to follow the<sup>13</sup> progress of a plane—perhaps that of a friend—as it moves along the airway.

The most practical method of<sup>14</sup> doing this is to purchase a short-wave converter, which can be attached to any broadcast receiver. During the<sup>15</sup> daylight hours, best results will be had between 5,500 and 6,000 kilocycles, whereas at<sup>16</sup> night most of the stations will be heard between 3,000 and 3,200 kilocycles.

The reception<sup>17</sup> of planes flying between San Francisco and Los Angeles has been repeatedly reported by listeners<sup>18</sup> on the Atlan-

tic coast. One evening spent in listening to these conversations will provide a most convincing<sup>19</sup> demonstration of the safety of scheduled air transportation.

A radio direction-finding system<sup>20</sup> directs airplanes through fog even over a winding route, and furnishes the pilot with valuable<sup>21</sup> information, such as his position with regard to the route, his distance to the airport, and the altitude at which<sup>22</sup> it is necessary to fly at each point in the course. By means of radiotelegraphy, airports signal<sup>23</sup> the pilot at his approach, giving him directions for landing, the point at which he clears the limits of the<sup>24</sup> airport, and that at which he is only several yards above the ground in landing. (494)

## ✓ ASSIGNMENT 55

### Brief-Form Speed Letter

395. Dear Sir: "Radio Writing," by Peter Dixon, is essential to the working library of every<sup>1</sup> advertising man.

Because of the astonishing rise of radio to a position of major importance<sup>2</sup> as an advertising medium, advertising men everywhere must be the first to take up this<sup>3</sup> invaluable new book by Peter Dixon.



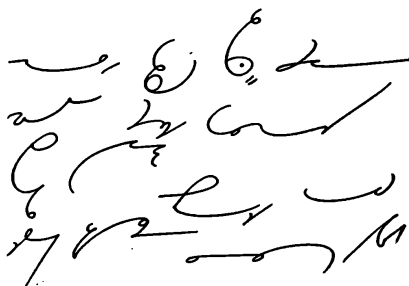
This is the first book to recognize the special problems of writing for<sup>4</sup> the microphone and to give practical advice on how to meet those problems. It tells everything there is to<sup>5</sup> know about preparing material for broadcasting, from a psychological study of the radio<sup>6</sup> audience to a list of things that may not be said on the air. It also includes, as an appendix, six of<sup>7</sup> the most successful radio scripts ever broadcast in this country. In short, it is a book that belongs on the<sup>8</sup> desk of every up-to-date advertising man.

The enclosed circular will more fully describe the contents<sup>9</sup> of "Radio Writing." It is the only book of its kind, written by a man who has had years of experience<sup>10</sup> in various departments of the National Broadcasting Company, besides being the author of one<sup>11</sup> of the most successful commercial radio programs broadcast every day. You will find "Radio Writing"<sup>12</sup> of enormous practical and suggestive value.

We urge you to obtain a copy of "Radio Writing"<sup>13</sup> for your working library without delay. An order card is enclosed for your convenience in ordering the<sup>14</sup> book. Sincerely yours, (284)

## Speed Builder 55

### Vocabulary Preview



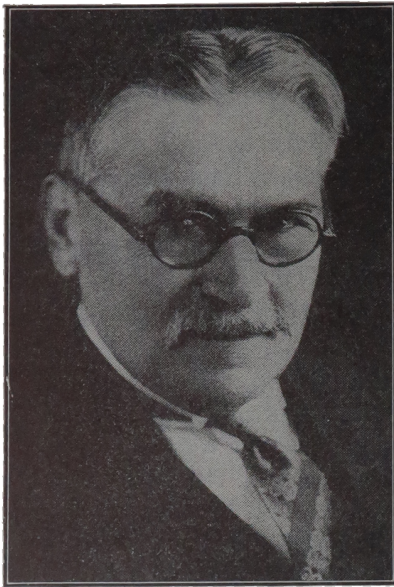
### 396. Michael Pupin

In October, 1858, there was born to a simple, unlettered peasant couple of Serbia<sup>1</sup> a son whom they named Michael. No one, and least of all his parents, dreamed that one day this boy, born amid such<sup>2</sup> humble surroundings, would be recognized as a world authority in the science of electrical engineering.<sup>3</sup>

Michael Pupin's boyhood was that of any of the village lads—school and play during the winter; play in the<sup>4</sup> summer, combined with the duty of guarding the village oxen as they grazed. As a part of their training for this<sup>5</sup> work, the boys were taught the art of ground signaling. For the purpose they used a knife with a long wooden handle stuck<sup>6</sup> deep into the ground. A sound was made by striking the handle, then the boys,



lying down and pressing their ears close to<sup>7</sup> the ground, had to estimate the distance and the direction from which the sound originated. Practice made them<sup>8</sup> expert, and it was not long before they realized that sound traveled through the



MICHAEL PUPIN

ground better than through the air and that<sup>9</sup> the sound was transmitted more clearly through hard, solid ground than through soft, ploughed-up earth. This phenomenon, which no one<sup>10</sup> could explain to him satisfactorily at that time, was the basis of one of Pupin's discoveries many<sup>11</sup> years later.

The boys were also trained to tell time by the location of certain stars and constellations, an<sup>12</sup> ability that was especially helpful on clear summer nights when the cattle were inclined in their grazing<sup>13</sup> to wander off at more or less regular intervals. Timing these grazing periods by the stars and locating<sup>14</sup> the cattle as they stirred about by listening through the ground, the boys soon became adept in accounting for<sup>15</sup> the herds consigned to their care.

Sound and light were thus early focused on Pupin's attention and he meditated<sup>16</sup> long and earnestly on the nature of each, but the limitations of the village school obviously precluded<sup>17</sup> a satisfactory explanation of either. Indeed, it was not long before Pupin outgrew the<sup>18</sup> possibilities of this simple institution, in spite of the fact that he had the same preference for play that<sup>19</sup> any normal, healthy lad has. His father, therefore, permitted him to attend high school, where his opportunities<sup>20</sup> would be greater. It was at high school that Pupin was first introduced to the subject of natural science through<sup>21</sup> learning of Franklin's experimenting with kite and key, an experiment that is an everyday story<sup>22</sup> to the American school boy. His high school days terminated rather ab-

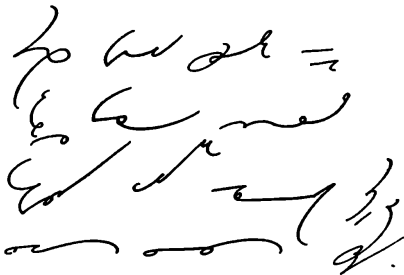
ruptly because Pupin became<sup>23</sup> involved in political demonstrations, and as a result his parents consented to his going on to Prague<sup>24</sup> to enter one of its famous schools. There, too, Pupin's studies suffered somewhat by his nationalistic<sup>25</sup> activities, but still he would have continued had not the sudden death of his father cut off the meager allowance<sup>26</sup> available for his expenses.

His mother and sisters would willingly have denied themselves to keep him in<sup>27</sup> school, but Pupin was loath to accept such a sacrifice, particularly in view of the fact that he had not<sup>28</sup> done his best in his studies. Determined, therefore, to relieve his mother of further responsibility as<sup>29</sup> far as his support was concerned, he cast about for ways and means of supporting himself. An advertisement of<sup>30</sup> a steamship company offering steerage transportation to America for 28 florins (about<sup>31</sup> \$12) caught his fancy. Not daring to inform his mother of his plans, he compromised by writing her a<sup>32</sup> long letter filled with glowing optimism, in which he assured her he would return from America rich in<sup>33</sup> learning and academic honors. To raise the amount for his passage, Pupin was forced to sell all his personal<sup>34</sup> effects, and it was, there-

fore, with the scantiest of scanty outfits that he set sail on March 12, 1874.<sup>35</sup> Fourteen days later the American shore was reached, but had the immigration laws been<sup>36</sup> as strict as they are now, poor Michael could not have entered his promised land. However, admitted he was, but it was<sup>37</sup> forcibly impressed upon him by the authorities that he must secure work at once or face the possibility<sup>38</sup> of deportation. (764)

### 397. Michael Pupin (Continued)

## Vocabulary Preview



His first job was on a Delaware farm driving a mule team. Here he acquired his first knowledge of the English<sup>1</sup> language, adding new words to his vocabulary from day to day and at the same time gaining an insight into<sup>2</sup> the background of American life and history. A similar job followed on a Maryland farm; then work of<sup>3</sup> one kind and another in New York, a

city that naturally attracted him, for in it he felt he would<sup>4</sup> more readily achieve the purpose for which he had left his native land.

It was not easy to find work in New<sup>5</sup> York in those days, for the city had not yet recovered from the panic of 1873, but<sup>6</sup> Pupin by untiring persistence managed to find regular employment, though the tasks were not always to his<sup>7</sup> liking. No matter how hard he had toiled during the day, the evening always found him in the library of<sup>8</sup> Cooper Union, reading eagerly the lives of American patriots, inventors, and scientists. Thus his<sup>9</sup> natural interest in the sciences was continually stimulated and it is not surprising to<sup>10</sup> find him soon preparing for entrance into Columbia College, though the idea, when first suggested by<sup>11</sup> friends, seemed an utter impossibility.

In order to have more leisure for study, Pupin accepted a<sup>12</sup> position as clerk in a doctor's office, at the same time entering Adelphi College to prepare<sup>13</sup> specifically for college entrance. The summer of 1879 was spent in intensive study<sup>14</sup> and when, in the fall, he was notified of his admission as a student in Columbia, it seemed to him<sup>15</sup> there could be no happier person in the whole United States. A college student only five years from

the time<sup>16</sup> he had entered America, penniless and unable to speak a word of English. It seems almost<sup>17</sup> incredible, does it not?

The story of the next four years is one of magnificent achievement, rewarded at the<sup>18</sup> close by his A. B. degree from Columbia and concurrently his naturalization papers, making<sup>19</sup> him a citizen of the United States. With these two treasures in his possession, Pupin again crossed the<sup>20</sup> Atlantic, making the trip under conditions in marked contrast to those of the voyage nine years before.

But why, you<sup>21</sup> ask, did Pupin return to Europe just at this time, appreciative as he was of the progress he had<sup>22</sup> already made in America and of the further honors the college would have conferred upon him? Because at<sup>23</sup> no time had he given up the idea that his destiny lay in the field of science, and America,<sup>24</sup> at that time, had little to offer in this field except instruction of an elementary kind. Two<sup>25</sup> profitable years in Cambridge University followed; then two years in the University of Berlin, an<sup>26</sup> opportunity made possible through a fellowship awarded to him by Columbia.

Thus occupied he<sup>27</sup> passed four years, saddened only in the last few months by the death of his

mother, whose memory he later<sup>28</sup> perpetuated by a foundation in the Serbian Academy for the assistance of poor school boys of<sup>29</sup> Macedonia and Old Serbia. About this time, too, Pupin became engaged to the sister of one of his<sup>30</sup> Columbia classmates and, therefore, found it necessary to make some arrangement for a definite income.<sup>31</sup> Hence he returned to America, more than willing to consider a timely offer from Columbia to<sup>32</sup> become an instructor in the Department of Electrical Engineering. Satisfactory arrangements<sup>33</sup> made, he returned to London, to be married there according to the rites of the Greek Orthodox faith, the faith of<sup>34</sup> his mother, whose deeply religious life convinced him that there is religion in science and science in religion<sup>35</sup> and that between the two there need be no clash.

With not a great deal more money than when he landed at Castle<sup>36</sup> Garden fifteen years before, Pupin then returned to America, but feeling, as he expressed it, as rich as<sup>37</sup> Croesus, with his young wife beside him to share his future and with a wealth of scientific knowledge acquired<sup>38</sup> during the four years spent at Cambridge and Berlin.

The completion of his European

studies, his marriage, and his<sup>39</sup> appointment to the faculty of his alma mater inaugurated a new phase in the life of Pupin,<sup>40</sup> the immigrant lad, who in less than fifteen years had conquered seemingly insurmountable handicaps. Once a<sup>41</sup> penniless immigrant, now a scholar and an inventor, honored on all sides. The promise to his mother had,<sup>42</sup> indeed, been fulfilled! He had made of himself professor of electrical engineering, the outstanding<sup>43</sup> authority in the whole world on this modern science upon which so much of our civilized activities depend.<sup>44</sup> (880)

—Adapted by Harriet P. Banker from "From Immigrant to Inventor," by Michael Pupin.

### Humor in Business

## TRANSCRIPTION STUDY 5

### Six Rules for Successful Work

1. 6 7 8 9 10  
 11 12 13 14 15  
 16 17 18 19 20  
 21 22 23 24 25  
 26 27 28 29 30  
 31 32 33 34 35  
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 41 42 43 44 45  
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 76 77 78 79 80  
 81 82 83 84 85  
 86 87 88 89 90  
 91 92 93 94 95  
 96 97 98 99 100







## SECTION 12

### ASSIGNMENT 56

#### Speed Builder 56

398. Dear Mr. Armstrong: As you are a client and former purchaser of a large amount of Lake Superior<sup>1</sup> common stock at higher prices, we are interested in knowing whether you have carefully considered the<sup>2</sup> best thing to do under the circumstances.

In my opinion, there is only one logical thing to do, and<sup>3</sup> that is to purchase more stock at present market prices in order to average down your cost per share. I<sup>4</sup> assure you that the speculative condition of the market is not a trustworthy guide for an aggressive<sup>5</sup> retrenchment of your losses.

Lake Superior, like many other standard stocks, is selling much below its intrinsic<sup>6</sup> worth, and presents a purchasing opportunity regardless of the suspicion under which most stocks have<sup>7</sup> fallen since the calamity.

Lake Superior Company, combined with several other large companies,<sup>8</sup> is constructing a natural-gas pipe line from Oklahoma to the city of Chicago. This operation<sup>9</sup> will be completed by the fall

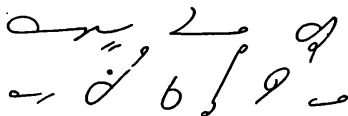
of next year. We also purchased several companies and properties at<sup>10</sup> depression prices. These purchases have materially benefited our earnings.

The security<sup>11</sup> markets and all other markets have undergone two years of thorough deflation. Although this has been very depressing,<sup>12</sup> it has, nevertheless, created a healthy fundamental condition.

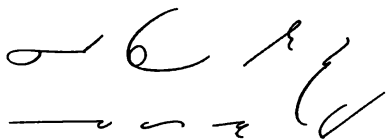
Many wise investors are<sup>13</sup> today laying the foundations of future fortunes by buying the securities of our sound, reliable, and<sup>14</sup> progressive company. May I have the pleasure of hearing from you soon either by a telephone call or a<sup>15</sup> visit to our office? Very truly yours, (308)

#### Speed-Building Drills

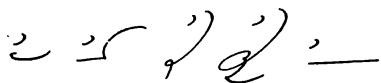
399. *Drill on Paragraph 71.* The circle is written with left motion to express *r* following the vowel before and after straight strokes and between straight strokes in the same direction:



400. *Drill on Paragraph 195.* If a long word has a longhand abbreviation, this abbreviation is generally used:



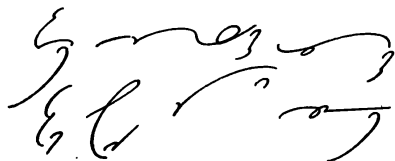
401. *Drill on Paragraph 214.* The prefix *super, supre* is expressed by the right-motion *s* disjoined:



402. *Drill on Paragraph 227.* The word-ending *-sure* is expressed by *shoo*:



403. *Drill on Paragraph 230.* The word-ending *-ulate*, *-ulation* is expressed by the  $\bar{o}$ -hook disjoined:



404. *Drill on Paragraph 167.* The termination *worthy* is expressed by *thi*:



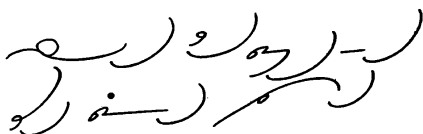
405. *Drill on Paragraph 214.* The word-beginning *agr-* is expressed by the *a* loop disjoined:



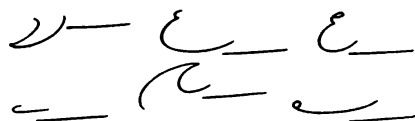
406. *Drill on Paragraph 214.* The word-beginning *susp-* is expressed by the *ses* blend disjoined:



407. *Drill on Paragraph 230.* The word-endings *-mity*, *-nity* are expressed by the *-mt* blend and the *-nt* blend disjoined:



408. *Drill on Paragraph 230.* The word-ending *-mental* is expressed by the *m* disjoined:



409. *Word Study — Financial Terms.*

***Appraisal.*** Valuation, estimate.

**Arbitrage.** A traffic in stocks and commodities, the profit from which arises from the difference in value of the same commodity in different markets at the same time.

*Bear.* One who sells stocks or securities for future delivery in the expectation of a fall in the market.

*Big Board.* A large board in the New York Stock Exchange on which are listed the day's transactions and quotations. Also, figuratively, the stock exchange.

*Bull.* One who operates in the expectation of a rise in the price of stocks or in order to effect such a rise.

*Call money.* Borrowed money returnable on demand.

*Capital.* The excess of assets over liabilities; the net worth of a concern.

*Chattel mortgage.* A mortgage on personal property.

*Clearing house.* An organization formed by the banks in a city to facilitate the daily adjustment of claims against each other.

*Collateral.* Property pledged as security for the payment of a debt.

*Commitment.* The act of giving an order to buy or sell securities on the stock exchange; also the securities bought or sold.

*Corner.* The condition produced by an individual or a pool the members of which buy up all the available part of any stock, compelling those who need it to buy of them at their own price.

*Curb.* A market for stocks and bonds not sold at the stock exchange. Listed securities, however, are also dealt with.

*Dishonor.* To refuse to accept or

pay a draft, check, or note that is duly presented.

*Hypothecate.* To pledge without delivery of title or possession. The term is applied today to the deposit of stocks, bonds, etc., as security for a loan.

*Liquidation.* The payment of debts. The settling of accounts and the distribution of assets in the process of winding up an estate or business.

*Listed securities.* Securities that have been investigated by and have met certain rules of the exchange before being listed on the Board for trading.

*Long.* One who buys securities on a margin and holds them for a rise in price. A bull.

*Margin.* A percentage paid in money or collateral deposited with a broker to secure him from loss on commitments entered into by him on behalf of his principal.

*Notary public.* A public officer who attests or certifies deeds and other writings.

*Odd lot.* Any number of shares or bonds less than the standard stock exchange commitment of 100 shares of stocks or \$10,000 in bonds.

*Option.* A stipulated privilege, given to a party in a time contract, of demanding its fulfillment on any day within a specified limit.

*Over the counter.* The buying and selling of stocks and bonds "over the counter" in an office instead of at the Stock Exchange or Curb.

*Point.* In Stock Exchange quotations, one point ordinarily means \$1 a share.

*Pool.* A group of operators formed to create an artificial demand for securities that they have bought.

*Power of attorney.* An authority vested in one person to do some act for another person, generally in that person's absence.

*Proxy.* A person authorized to represent another; the authorization itself.

*Quotations.* The published market prices of securities, commodities, etc.

*Right.* A transferable privilege permitting a stockholder to subscribe for additional stocks or bonds.

*Short.* One who sells securities that he does not possess or has not contracted for at the time of the sale, expecting to profit by a fall in prices. A bear.

*Spot.* On hand for immediate delivery after sale.

*Stock dividend.* A dividend payable in the stock of the company that declares such a dividend.

*Stop order.* An order to a broker that aims to limit losses by fixing a figure at which purchases shall be sold in a declining market.

*Surety.* A person who engages to be answerable for the debt or default of another.

*Syndicate.* A group of individuals organized to carry out on their own account a financial project.

*Ticker.* A telegraphic receiving instrument that prints financial quotations on a paper ribbon called a "tape."

*Underwriter.* An individual or firm who guarantees or shares in guaranteeing a loan, stock issue, or the like.

*Unlisted securities.* Securities admitted to the unlisted department of the stock exchange and lacking in some respect the requirements for admission to the regular list.

## ASSIGNMENT 57

### Brief-Form Speed Letters

410. Dear Mr. Phelps: I have received your letter asking me to examine your publication and to write an<sup>1</sup> opinion of it. Were it possible, I would gladly do so.

I regret very greatly that I cannot comply<sup>2</sup> with your request.

Officers of this bank are unqualifiedly forbidden to indorse publications of<sup>3</sup> this character, and this prohibition applies to unofficial as well as to official comments. Yours<sup>4</sup> very truly,

411. Dear Sir: We are in receipt of your letter of the twelfth inquiring concerning our rules regarding<sup>5</sup> checking accounts.

Our rules require a first deposit of at least \$200 and a minimum monthly<sup>6</sup> balance averaging \$200. If these conditions are not com-



this state, may we ask the cooperation of your association?

Mr. Rhodes, of this organization,<sup>7</sup> is available for addresses to civic and trade organizations in connection with this legislation.<sup>8</sup> If you will notify him when you wish him to attend, I am sure he will provide your members with an<sup>9</sup> interesting and profitable account of the status of the bill and the necessity for its enactment<sup>10</sup> into law in this state. Very truly yours,

416. Dear Mr. Field: A change of residence always means new connections.<sup>11</sup> Among other things, it may be necessary for you to establish new banking relations. You should select<sup>12</sup> what you believe to be the best bank, because in the matter of banking it costs no more to do business with the<sup>13</sup> best.

I should like to have you investigate the standing of the Security Bank, and if its reputation<sup>14</sup> for responsibility, safety, and courteous service meets with your approval, I hope that you will become<sup>15</sup> one of our customers. I assure you that your account will always be appreciated.

I am sending you<sup>16</sup> a new map with the hope that it will help you familiarize yourself with this part of the city. Yours truly,<sup>17</sup>

417. Dear Sir: At the time we sent you a copy of our booklet, "Your Will," our letter suggested the appointment of<sup>18</sup> a trust company as the executor of your will. Let us tell you why.

The life of a trust company is<sup>19</sup> permanent. It is never ill, never absent, never incapacitated.

Its actions depend upon the<sup>20</sup> ability and integrity of a group of trained minds. Its experience enables it to understand<sup>21</sup> and anticipate your estate management needs.

Economy is effected by system and the large volume<sup>22</sup> of business transacted.

Its entire capital and surplus are the security for the faithful performance<sup>23</sup> of its duties.

Investments are made only after careful consideration by a committee composed of<sup>24</sup> trustees whose training and experience show them how to invest safely.

The legal fees are the same as those for<sup>25</sup> an individual.

There may be other reasons that would particularly apply to your estate. One of<sup>26</sup> our officers will gladly discuss them with you, without any obligation on your part.

We shall appreciate<sup>27</sup> it if you will write or telephone us for an appointment at your convenience. Very truly yours, (559)

## ASSIGNMENT 58

## Brief-Form Speed Letters

418. To Our Depositors: It is with much pleasure that we inform you that on September 1 we opened a<sup>1</sup> representative office in London, located in the heart of London's financial district.

This office, under<sup>2</sup> the direction of Mr. Wallace Glean, who is well known in New York and in London banking circles, is<sup>3</sup> available at all times to our clients as their headquarters during their stay in London and as a forwarding<sup>4</sup> address for their mail and cablegrams.

We shall be glad to be of service to you in establishing contacts, in<sup>5</sup> obtaining credit information, or in any other way that may be of value to you in the development<sup>6</sup> of your business abroad. Very truly yours,

419. To the Customers of our 42d Street Office:<sup>7</sup> As a result of our merger, which goes into effect on February 10, you will have at your disposal the<sup>8</sup> facilities of the Fifth Avenue office of the Manufacturers Trust Company, located at<sup>9</sup> 513 Fifth Avenue, corner 43d Street. Because of the proximity of our 42d Street<sup>10</sup> branch to the Fifth Avenue office, and the greater convenience of the latter

location, it has been decided<sup>11</sup> to move the business from 42d Street and combine it with that at Fifth Avenue and 43d Street.<sup>12</sup>

The staff of our 42d Street office will be transferred to the 513 Fifth Avenue office,<sup>13</sup> thus assuring you of the same service to which you have become accustomed.

The actual moving will begin<sup>14</sup> after the close of business on Tuesday, February 9, and on Wednesday morning, February 10, the Fifth<sup>15</sup> Avenue office will be ready to transact business for the customers of both offices.

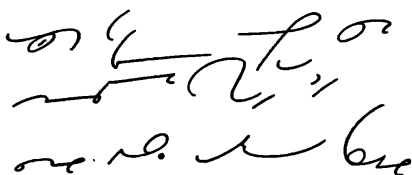
We ask your<sup>16</sup> cooperation in this step, and should appreciate very much the opportunity of continuing at<sup>17</sup> the new office the pleasant relationship that now exists.

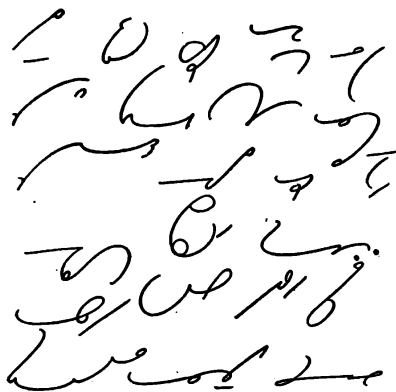
Until further notice, please continue to use your<sup>18</sup> present pass books and check books.

We hope that this change will be agreeable to you. Sincerely yours,  
(377)

## Speed Builder 58

## Vocabulary Preview





#### 420. Brokers Expect More Reaction

Brokers believe that yesterday's reaction will be continued in today's session of the share market, at least<sup>1</sup> at the opening. It is pointed out that efforts may be made to turn the market up again, but the<sup>2</sup> majority lean to the view that such periods of strength as might occur should be used for the acceptance of profits<sup>3</sup> and that new commitments should be deferred for the present.

The market broke through the support level of the past three<sup>4</sup> days and may go somewhat lower. On further weakness today we should expect some short covering, on which strength we<sup>5</sup> suggest pruning down trading accounts and awaiting a new support level. We suggest watching rail stocks as an<sup>6</sup> indication of the type of

support that will be encountered in the industrial group.

From a purely<sup>7</sup> technical standpoint, yesterday's performance lends itself to considerable bearishness and discouragement. There were<sup>8</sup> some elements, however, that rather suggested the possibility that yesterday's decline was not<sup>9</sup> wholly spontaneous and that it contained enough artificial elements to suggest at least one more<sup>10</sup> additional rally early next week.

With the Reconstruction Finance Bill passed by both branches of Congress, and the<sup>11</sup> railway wage settlement in sight, the market apparently is without any near-by constructive development<sup>12</sup> to stimulate and maintain bullish enthusiasm. It will be confronted during the next few weeks with a<sup>13</sup> series of extremely poor reports and further dividend reductions and omissions. Meanwhile, business shows little<sup>14</sup> recovery. Efforts to rally the market may be renewed within the next few days, but we should be inclined<sup>15</sup> to take profits on any further rallies and stand on the side lines until it becomes more apparent how much<sup>16</sup> stimulus the operations of the Reconstruction Corporation will give to business or until some<sup>17</sup> other constructive news develops.



It is likely that further recession may carry over into next week. Some<sup>18</sup> doubt is beginning to appear relative to the outcome of the Railroad Labor Conference in Chicago.<sup>19</sup> Since the first of the year we have been moderately bullish on the market, feeling that there were enough constructive<sup>20</sup> developments in the making to prompt higher stock prices. It is now our feeling that the market has<sup>21</sup> discounted the favorable features and that profits should be accepted with the idea of repurchasing<sup>22</sup> later.

It appears dangerous to follow the recent rise of the rails, since January earnings of the<sup>23</sup> carriers cannot be interpreted as bullish. With a shrinking volume and indefinite trend, caution now is<sup>24</sup> imperative.

The unsuccessful attempt of constructive forces to extend the recovery further, and<sup>25</sup> the failure of effective support to develop, are sufficient to indicate that the campaign for higher<sup>26</sup> prices has been abandoned, at least for the present. For the past several sessions the market has been<sup>27</sup> fluctuating between two well-defined limits. Penetration of the lower limit suggests the<sup>28</sup> likelihood of an early testing of the January 5 lows.

There was no special news to

account for the selling, and the<sup>29</sup> market appeared to have lacked stimulation in the way of anything favorable to develop, and<sup>30</sup> consequently disappointed selling made its appearance. The possibility of some rally from this level would<sup>31</sup> seem to exist, but we adhere to the belief that lower levels are still in prospect later this month. (639)—*From the Financial Section of a Metropolitan daily.*

## ASSIGNMENT 59

### Brief-Form Speed Letters

421. Dear Mrs. Brown: We are endeavoring to locate Mrs. Amelia M. Campbell, who, we understand, is<sup>1</sup> your sister, for the purpose of delivering to her certain papers of hers that we are holding in safe-keeping.<sup>2</sup>

In the event that Mrs. Campbell has passed away, will you please inform us of the name of the executor<sup>3</sup> or administrator of her estate, so that we may deliver these papers to the proper persons.<sup>4</sup>

Any information that you may be able to furnish us in this connection will be greatly appreciated.<sup>5</sup> Yours very truly,

422. Gentlemen: The signature of Mary Turner on the card you enclosed compares<sup>6</sup> favorably with our records.

Miss Turner opened a term savings account with us on December 14,<sup>7</sup> 193—. The account averages four medium figures and is very satisfactory.

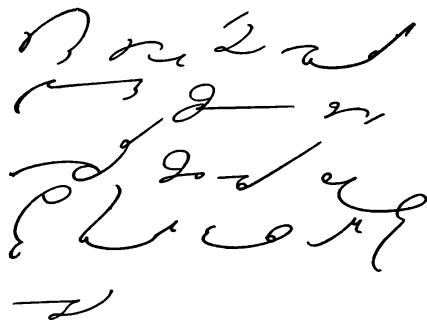
As no<sup>8</sup> credit has been requested of us, we have had no occasion to obtain Miss Turner's financial statement, and<sup>9</sup> are, therefore, unable to give you any information regarding her financial condition. Yours very<sup>10</sup> truly,

423. Gentlemen: We have opened an account in the name of William Roberts, and your name has been given as<sup>11</sup> a reference concerning the character, reputation, and financial responsibility of the<sup>12</sup> depositor.

Will you please verify the signature on the accompanying card and return to us.<sup>13</sup> Yours truly, (262)

### Speed Builder 59

#### Vocabulary Preview

The image shows several lines of handwritten cursive script, likely representing the words 'Please verify' and 'Yours truly' written in a fast, fluid style. The first line appears to be 'Please' and the second line appears to be 'verify'. Below these are several more lines of cursive, including what looks like 'Yours truly' and a final flourish.

424. To the Holders of Bankers Trust Company Receipts: The stock certificates representing shares of the capital<sup>1</sup> stock of the bank, upon the reverse side of each of which is a stock certificate of the Securities<sup>2</sup> Corporation, are now ready for exchange for the outstanding receipts of Bankers Trust Company for such shares.<sup>3</sup>

At your convenience please surrender the receipts now held by you to the Transfer Department of the Chase National<sup>4</sup> Bank, 11 Broad Street, New York, New York.

The exchange will afford an opportunity to make any<sup>5</sup> desired correction of name, change of address, and consolidation of small-share certificates into those of<sup>6</sup> larger denominations.

If the new certificates are to be used in the same name, no assignment of the<sup>7</sup> receipts is necessary. If transfer to another name is requested, the assignment form should be executed,<sup>8</sup> signatures guaranteed, stock-transfer stamps attached, and the name and address of the assignee inserted in<sup>9</sup> the space provided therefor.

The enclosed letter of transmittal is furnished as a convenient method of<sup>10</sup> instructing us regarding the maintenance of your account as a stockholder. Yours truly,

425. Dear Sir: Your valuables<sup>11</sup> deserve safe-deposit protection from fire, loss, and theft.

How many of your valuables—some of which are<sup>12</sup> irreplaceable—are you now keeping in unsafe places?

You can assure yourself of their absolute<sup>13</sup> security by placing them in one of our safe-deposit vaults.

The convenience of having your valued possessions<sup>14</sup> instantly available, and the peace of mind that comes from knowing that they are always safe, are benefits that<sup>15</sup> cannot be measured by mere money values. A safe-deposit box at our nearest office may be obtained for<sup>16</sup> slightly more than 1 cent a day.

Each of our safe-deposit vaults is of modern, concrete-and-steel construction, well<sup>17</sup> equipped with the most advanced automatic safe-guards.

Our officers will be glad to show you the modern vaults and<sup>18</sup> explain the convenient, accurate system of identification. Yours truly,

426. Dear Madam: Why don't you have<sup>19</sup> your dividend checks mailed directly to the bank?

You would save yourself a lot of bother. You would be sure not to<sup>20</sup> spend your dividend money, which really ought to be allowed to grow. You would avoid the danger of

having<sup>21</sup> your checks missent or lost.

Just sign the order attached. This can be arranged in a few seconds at any branch of<sup>22</sup> the bank. The bank will help you fill in the form, and will mail the order at your request.

When your next dividend date<sup>23</sup> arrives, this is what will happen: Instead of the check going to your address, where you would have to indorse it and<sup>24</sup> deposit it (perhaps too late to get immediate interest), the check will come directly to the bank, be<sup>25</sup> credited to your account the same day, and a notice mailed that the check has been deposited.

How convenient<sup>26</sup> it is! It's the businesslike way of handling dividend checks. This dividend deposit plan may be used in<sup>27</sup> connection with an existing Compound Interest account, or a new account, which may be started with \$1<sup>28</sup> or more. You may, if you wish, have a special dividend account, which you can allow to grow, separately from<sup>29</sup> your other money.

It's a fine way to increase investments. We add interest 12 times a year.

If you do not<sup>30</sup> know the name of the disbursing agent of the company in which you own stock, the bank will be glad to obtain<sup>31</sup> the information for you; or you may

send your dividend order direct to the company in which you own<sup>32</sup> stock. Yours truly, (643)

## ASSIGNMENT 60

### Brief-Form Speed Letters

427. Gentlemen: Under date of March 9 you issued your check No. 9070, drawn on the First National<sup>1</sup> Bank of Los Angeles, payable to Dr. Charles L. Logan, for \$100.

We cashed this check for<sup>2</sup> Dr. Logan on March 21, and it has been returned to us marked "Payment Stopped."

We will appreciate your<sup>3</sup> instructions regarding this check. Yours very truly,

428. Gentlemen: Enclosed is an affidavit for transfer of<sup>4</sup> securities, executed by Helen Bryan and Mark Bryan, covering the balance of \$500<sup>5</sup> in our commercial account No. 4282, standing in the name of Herman Bryan.<sup>6</sup>

If possible, please furnish us with a release of the account, so that we may deliver these funds to the<sup>7</sup> proper owners. Yours very truly,

429. Dear Friend: Nearly \$700,000,000 is being distributed<sup>8</sup> at this time throughout the United States to members of Christmas Clubs. I hope you were one of those to receive your<sup>9</sup> share of this vast

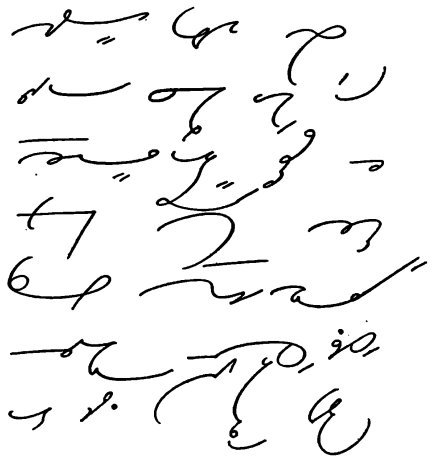
amount of money. If not, I hope you will join next year's Christmas Club. By doing so you will have,<sup>10</sup> without worry, a sum of money sufficient for your Christmas expenditures.

Decide now on how much you will<sup>11</sup> need to meet expenses for next Christmas. If you deposit from \$1 to \$50 weekly for<sup>12</sup> 50 weeks, you will have from \$50 to \$2,500 plus interest compounded monthly.<sup>13</sup>

Few Christmas Clubs pay any interest on deposits. Even fewer compound the interest monthly. This bank<sup>14</sup> does both. I shall be pleased to serve you personally. Sincerely yours, (292)

### Speed Builder 60

#### Vocabulary Preview



### 430. George B. Cortelyou

A great American merchant once said: "On every road there is some young man coming along." Truly a<sup>1</sup> vivid word picture!

This story is about one of these young men who has "come along" a great way—George B. Cortelyou,<sup>2</sup> stenographer and secretary to three presidents, Cabinet officer, and finally President of<sup>3</sup> a great public utility company of New York. New York is his birthplace and the starting point of his<sup>4</sup> career, but it is his thrilling career at the White House that has become an inspiration to every ambitious<sup>5</sup> student.

Skipping over his early boyhood, the opening scene is laid in a business school on Fourteenth Street;<sup>6</sup> the time, 1883. Cortelyou is occupied in learning shorthand.

Next the scene shifts to Washington<sup>7</sup> and the White House. Cortelyou becomes the confidential stenographer to President Cleveland. He remains<sup>8</sup> in the White House as the secretary to President McKinley, and to President Roosevelt. Stenographer<sup>9</sup> and secretary to three presidents—Cleveland, McKinley, and Roosevelt—what a record of secretarial<sup>10</sup> efficiency!

In 1903, he was promoted by Roosevelt to organize the newly<sup>11</sup>

created Department of Commerce and Labor. In 1905, he was appointed Postmaster-General,<sup>12</sup> and two years later, Secretary of the Treasury. All this honor came to him in the brief space of twelve<sup>13</sup> years. In 1909, Cortelyou decided to give up his official governmental connections in<sup>14</sup> order to devote his attention entirely to public utilities, feeling that in so doing he could<sup>15</sup> still consider himself as much in the public service as though he held a Federal appointment.

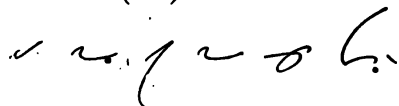
The curtain<sup>16</sup> is again lowered and raised to find him back in New York on Fourteenth Street just twenty-six years after he had<sup>17</sup> studied shorthand in a school on the same street. But, instead of occupying a pupil's seat in a shorthand class, he<sup>18</sup> is now seated at a desk in the palatial offices of the Consolidated Gas Company of New<sup>19</sup> York, where, as President, he is directing the affairs of that vast corporate system that supplies gas and<sup>20</sup> electricity to the greatest metropolitan center in the world.

To wonder whether the story would have<sup>21</sup> been a different one, or possibly never told, had Cortelyou not studied shorthand would be a waste of time.<sup>22</sup> The fact would still remain that early in life he did master the subject that you are now engaged in learning

and<sup>28</sup> that, looking back over the years spent at the White House, he never hesitated to acknowledge that his<sup>24</sup> ability to write shorthand made his career possible, for it brought him easily and quickly into close and<sup>25</sup> confidential contact with men of great power and influence.

Were this article intended for students of<sup>26</sup> history, it would be difficult to resist the temptation to write in detail of the stirring events of the<sup>27</sup> Cortelyou days in Washington—events that were of far-reaching consequence to the world at large, but more<sup>28</sup> especially to our own country because of the part they played in raising the United States to a position of<sup>29</sup> great influence among world powers. In some of these events, Cortelyou was privileged to take an active part;<sup>30</sup> in others, he was simply an interested observer, but whether as participant or as observer,<sup>31</sup> he laid the foundation for his future administrative career in private business.

What shorthand did for George<sup>32</sup> B. Cortelyou, it has done for many others, and it will continue to do for countless others in the years<sup>33</sup> to come. (66r)



## SPEED-PROGRESSION

### TEST 6

(60 Words a Minute)

In many ways men and capital are very much alike. Both idle and underpaid<sup>1</sup> men and idle and underpaid capital are always looking for full-time work.<sup>2</sup> The banking houses of Wall Street in New York City are agencies for capital.<sup>3</sup> They hire it out to those who can offer it work. Every year \$5,000,000,000 pass<sup>4</sup>

(70 Words a Minute)

through the banking houses seeking good wages.

Of course, we all know that this is not so simple as<sup>1</sup> it sounds. Almost every one of us would be glad to hire as much capital as wanted a job.<sup>2</sup> The trick is that capital demands work that very few of us can provide. It wants to work for<sup>3</sup> capable men in business. Why has there been a lack of such men in the past? For one thing, we have paid<sup>4</sup>

(80 Words a Minute)

too much attention to details. We have become so intent on continuing our smaller duties of being<sup>1</sup> good copywriters that we have overlooked our real purpose. We have failed to take advantage of our own<sup>2</sup> opportunities. At the same time, we have stopped the progress of other people.

I may not sound hopeful, but I am in<sup>3</sup> a very hopeful frame of mind. It seems to me that we are more and more setting our eyes on the final goal. This<sup>4</sup>

(90 Words a Minute)  
is especially true of those of us who spend our time in the field of distribution. I believe we are coming nearer<sup>1</sup> to a coordination of our methods. That is the initial step. It is a step that must be taken before we can put<sup>2</sup> distribution into its proper place in the business world. Not many years ago the word "distribution" had no definite<sup>3</sup> meaning for us. The term was still to be coined. Not that there were no sales managers. I

think that there were too many of them. Each<sup>4</sup>

(100 Words a Minute)  
one was working away at his own duties and having little or no idea what the others were doing. They knew very well that they<sup>1</sup> were there to make profit. However, they had no definite plan of attack.

Today, there are a great many signs that that condition is<sup>2</sup> being changed. Every day, we hear more and more the titles of distribution manager, or sales manager. Such titles indicate a trend.<sup>3</sup> They mean that certain functions are becoming so extensive that they must be brought together if we are to succeed in profit management.<sup>4</sup> (400)

6 1 2 6 0 0; - 1 6 0; 1 0 0  
7 1 2 1 2 1 6 - 0  
0 1 1 0 0 - 1 0 1 1  
2 1 6 - 0 0 10 7 2  
0 0 1 0 - 1 1 1

—Abraham Lincoln.

### 431. Random Suggestions for the Beginner in Business

Letter Writing:

*t r s n e*  
*a. o. e. o. e. u.*

Give All Information Required:

*o. e. o. o.*  
*r. d. e. o. o. o. o.*  
*o. o. y. y. - p. q.*  
*r. h. i. o. o. o.*

Use of Telephone by Employees:

*o. i. u.*  
*o. o. e. i. u. - r. q. q.*  
*o. o. e. i. u. - y. h.*  
*r. o. - i. u. - e. r. q.*  
*o. o. e. i. u. - e. o.*  
*i. o. u.*

Signatures:

*o. e. o. y. - e. o.*  
*i. o. - r. u. - e. h. o.*  
*i. o. - e. i.*



Office Etiquette:

I have been thinking of you  
 very much lately and wondering  
 how you are getting on. I hope  
 you are well and happy. I am  
 well and hope you are the same.

Keep your desk as clear as possible—

I have been thinking of you  
 very much lately and wondering  
 how you are getting on. I hope  
 you are well and happy. I am  
 well and hope you are the same.

Put It in Writing:

I have been thinking of you  
 very much lately and wondering  
 how you are getting on. I hope  
 you are well and happy. I am  
 well and hope you are the same.



Trade Journals:

L u b h r i c  
 o i l s . . .  
 a s i n e t r a c t o r  
 r o b e r t s o n

"Everybody Does It":

e a s y  
 2 / 1 6 . . .  
 1 / 1 6 . . .  
 p o p u l a r  
 . . .

Early and Late:

f r o m . . .  
 6 . . .  
 2 5 . . .  
 7 2 5 . . .

Visiting:

. . .  
 . . .  
 2 . . .

(Continued on page 210)

## SECTION 13

### ASSIGNMENT 61

#### Speed Builder 61

432. Dear Mr. O'Brien: For a number of years you have purchased regularly from us quires of dry stencils and<sup>1</sup> pounds of mimeograph ink and stencil varnish. Our records show that you purchased your mimeograph from us eight<sup>2</sup> years ago, and that twice within the past year we have repaired both its drum and ink cistern and inspected every<sup>3</sup> part.

We know that you find a multitude of uses for your mimeograph. It is, indeed, one office<sup>4</sup> appliance that you would not willingly get along without. But you have had your present machine for eight long years, and<sup>5</sup> though, no doubt, it has been a dependable servant, and is still in commission, yet it is hand fed and driven.<sup>6</sup> The operator is bound now and then to ink the impression roll, and ink-stained hands are just a part of his<sup>7</sup> regular equipment.

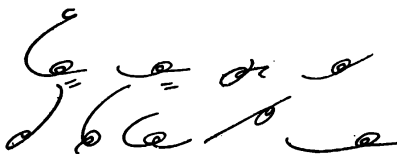
You doubtless feel toward your mimeograph as we feel toward our old shoes. We liked them while<sup>8</sup> they were new. They are still wear-

able, and we dislike to part with them. Yet we have to admit that they have had their<sup>9</sup> day and we must have another pair.

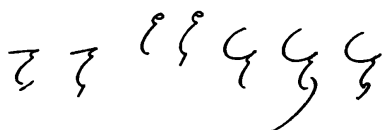
Mr. McIntyre will be in Detroit on Wednesday, December 10, and he<sup>10</sup> wants to tell you all about our new mimeograph, with its electric drive and automatic operations.<sup>11</sup> He will also be ready to tell you just how much your old machine will be worth when you are ready to purchase<sup>12</sup> this new model. Yours very truly, (246)

#### Speed-Building Drills

433. *Drill on Paragraph 119.* Any vowel following the diphthong *i* is expressed by a small circle within the large circle:



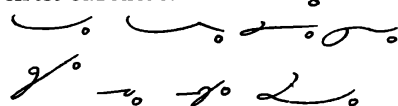
434. *Drill on Paragraph 227.* The word-ending *-spect* is expressed by *sp*:



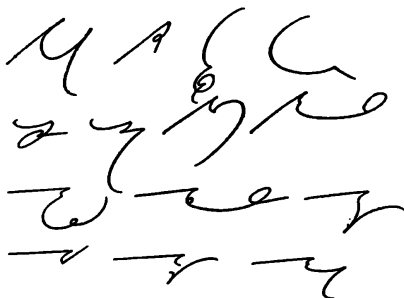
435. Drill on Paragraph 214. The prefix *multi* is expressed by *mū* disjoined:



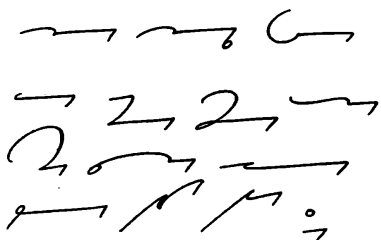
436. Drill on Paragraph 106. The suffix *ingly* is expressed by a small circle substituted for the *ing* dot:



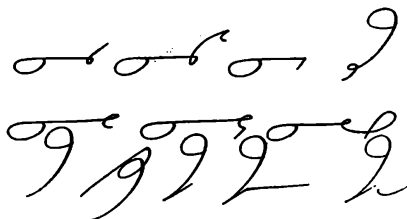
437. Drill on Paragraph 145. The vowel is omitted in the syllables *be*, *de*, *re*, *dis*, and *mis*:



438. Drill on Paragraph 199. The vowel is omitted in the terminations *mission*, *mation*, *nition*, *nation*:



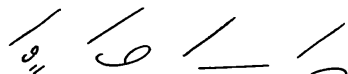
439. Drill on Paragraph 180. *D* is omitted when it immediately precedes *m* or *v*:



440. Drill on Paragraph 214. The prefixes *Mc* and *magn-* are expressed by *m* disjoined:



441. Drill on Paragraph 209. The prefix *detr-*, *deter* is expressed by *d* disjoined:



442. Word Study—General Business Terms.

*Acceptance.* An assent in writing by the person on whom a draft is

drawn, to pay it when due. *Trade acceptance.* A draft drawn by a merchant on his customer for the purchase of goods from the merchant, and accepted by the customer at the time of delivery of the merchandise.

*Acknowledgment.* A declaration before a duly qualified public officer by one who has executed a deed that the execution was a free act; a letter showing that an order or letter has been received.

*Affidavit.* A written statement under oath, differing from a deposition in that an affidavit is made without cross-examination. The one making an affidavit is called the *affiant*. The one making a deposition is called the *deponent*.

*Assets.* The property of an individual or firm.

*Assignee.* One appointed by another to perform some act or to enjoy some right, privilege, or property.

*Attest.* To witness the signature or execution of a document.

*Back order.* An order filed when goods are out of stock, for shipment when goods arrive.

*Bill of lading.* A contract in the form of an acknowledgment of goods received for transportation.

*Bonus.* Money or other valuable consideration paid in addition to a stated compensation; an extra dividend.

*Budget.* A statement of proposed expenditures and expected income over a stated period.

*Consideration.* A recompense, as for a service; a compensation.

*Consignment.* Merchandise given to an agent to be cared for or sold.

*Disbursement.* That which has been expended.

*Fiduciary.* Having the nature of a trust, especially a financial trust.

*Fiscal year.* The year by which accounts are reckoned. It may or may not coincide with the calendar year.

*Fixed charges.* Claims upon the revenue of a concern which it is bound by contract or by law to meet, such as interest on funded debts, rentals, taxes, etc.

*Frank.* The privilege of sending letters, packages, telegrams, etc., without charge, usually granted by a government to certain public officials.

*Infringement.* Violation, breach; an encroachment on a right.

*Liabilities.* The debts or financial obligations of an individual or firm.

*Libel.* To defame; to expose to public ridicule or contempt by writings, pictures, signs, etc.

*Lien.* A legal tie that binds property to a debt or claim for its satisfaction.

*Margin of profit.* The difference between the buying and the selling price.

*Overhead.* The general expenses of a business, such as salary, rent, light, heat, and telephone.

*Prorate.* To divide, distribute, or assess proportionately.

*Protest.* A declaration in writing

made by a notary public on behalf of the holder of a bill or note protesting against all parties liable for any loss or damage by the non-acceptance or non-payment of the note or bill.

*Reconciliation.* An adjustment of differences; a settlement.

*Requisition.* A written application made by one department of a business to another department for supplies, equipment, or labor.

*Royalty.* A share of the product or profit reserved by the owner for permitting another to use the property; a compensation paid to the owner of a patent or copyright for the use of it.

*Sinking fund.* A fund invested in such a manner that its accumulations enable it to redeem a specific debt at maturity.

*Usury.* Interest at a higher rate than that allowed by law.

*Voucher.* Receipt showing payment, as paid checks or receipted bills.

## ASSIGNMENT 62

### Brief-Form Speed Letters

443. Dear Sir: In going over your cost statement for May 7, I notice that you did not show that you had any<sup>1</sup> delays. It is important that any delay be shown.

Also note that the clerk is not filling in the production<sup>2</sup> and cost column to date for the previous month. Please see that this is done daily. Yours truly,

444. Dear Sir: I am<sup>3</sup> interested in determining the cost of loading from storage during the idle period. I also<sup>4</sup> want a comparison for the same period last winter.

Owing to revisions in our inventory on<sup>5</sup> January 1, I am unable to determine the total amount of material loaded during<sup>6</sup> the idle period.

In preparing this information, please do not include any items except labor<sup>7</sup> and boiler fuel and, if possible, give the same information for last winter.

Please give me this information<sup>8</sup> as soon as possible. Yours truly,

445. Dear Sir: We received a complaint today from Mr. Jones; also one from<sup>9</sup> the Reliable Building Material Company, in which they say that our torpedo sand as shipped from your<sup>10</sup> plant is entirely too fine, and that if the quality of the sand does not improve, they will have to cancel their<sup>11</sup> order entirely.

I wish you would give these complaints your immediate attention and see if we cannot<sup>12</sup> coarsen up the torpedo sand so that it will be satisfactory to our customers. Yours truly,

446. Dear Sir: The<sup>13</sup> remittance you probably intended to send us for the balance on your account has not arrived. Through some<sup>14</sup>

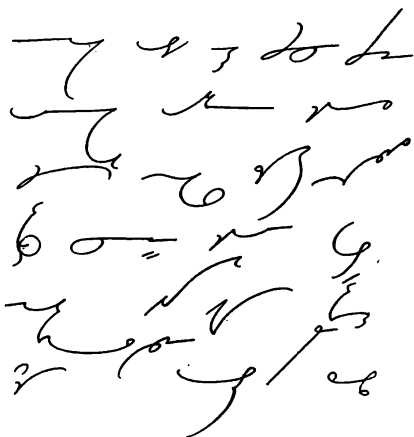
misunderstanding, no doubt, it has been forgotten. This is not a serious oversight, of course, but you know the<sup>15</sup> terms called for payment on December 15.

For the sake of greater uniformity in handling thousands of<sup>16</sup> accounts, promptness in remitting is always appreciated. Will you not, therefore, send us your payment now, while<sup>17</sup> you are thinking about it. The amount is \$44.40.

We assure you that we appreciate<sup>18</sup> your patronage and that we are always glad to be of service to you. Very truly yours, (377)

### Speed Builder 62

#### Vocabulary Preview



447. Dear Madam: In response to your letter of September 30 regarding a loan, before we could

give<sup>1</sup> consideration to your application, it would be necessary that you maintain an account with us, and that your<sup>2</sup> account have a minimum balance of \$500 at all times.

It is our policy at the present<sup>3</sup> time to lend 80 per cent on marketable securities.

The question of the real estate bond that you<sup>4</sup> mentioned would have to be given special consideration. Very truly yours,

448. Gentlemen: The State Banking Department<sup>5</sup> insists that we require new statements from all borrowing corporations, partnerships, and individuals<sup>6</sup> at the end of each year. We must ask, therefore, that you mail to us a signed copy of your latest financial<sup>7</sup> statement.

You understand, of course, that this will be treated as strictly confidential, and will not be available<sup>8</sup> to anyone except the executive officers of the bank and the State Banking Department.

Your early<sup>9</sup> compliance with this request will be greatly appreciated. Yours very truly,

449. Dear Sir: Because of the<sup>10</sup> illness of one of our principal tellers, we have been unable to answer your letter of March 15 more promptly.<sup>11</sup> Please excuse our delay.



If the indorsement of Harvey Bradshaw is a forgery, we shall be glad to<sup>12</sup> reimburse the Treasury Department for the full amount. Please let us have a genuine specimen of Mr.<sup>13</sup> Bradshaw's handwriting and signature as a matter of record. We should also like to have a photostatic<sup>14</sup> or certified copy of his claim or affidavit, so that we may see the statements that he made. It is<sup>15</sup> difficult for us to believe that he himself did not indorse the check.

An early receipt of a copy of the<sup>16</sup> application and a specimen of Mr. Bradshaw's handwriting will enable us to pay promptly anything<sup>17</sup> for which we are liable. Very truly yours,

450. Dear Madam: This Company has been organized to meet the<sup>18</sup> estate, trust, and investment problems of men and women of means. In addition to the recognized advantages<sup>19</sup> of a corporate executor and trustee, it has three distinguishing characteristics:

It reaches<sup>20</sup> investment decisions only after considering the judgment of independent investment counsel based<sup>21</sup> upon extensive research.

It has a set-up designed to assure its clients of continuity of<sup>22</sup> present independence and policies.

It specializes in personal trust

and in investment work through a<sup>23</sup> completely distinct department.

As this company is organized under the Banking Law of this state, it does not<sup>24</sup> merchandise securities, either directly or indirectly. As a result, all our officers are free<sup>25</sup> to devote all their attention to the personal trust problems of our clients.

We should be glad to have the<sup>26</sup> opportunity of serving you. Very truly yours,

451. Dear Madam: You have by now received an offer from the<sup>27</sup> American Capital Corporation giving you the privilege of subscribing to a unit of their<sup>28</sup> common stock, Class A and B.

I have gone into the situation thoroughly and do not feel that the offer is<sup>29</sup> particularly advantageous to you, as it would give you a block of the Class A, as well as Class B, which<sup>30</sup> you already hold.

I understand that the company will raise \$3,000,000 through outside financing, in<sup>31</sup> order to take advantage of the present low market. This will, of course, further strengthen your preferred stock. Yours<sup>32</sup> truly, (641)

7.05/21

## 452. Special Phrase Letter

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 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## ASSIGNMENT 63

## Brief-Form Speed Letters

453. Dear Customer: You were one of more than 20,000 who agreed that the Cannon towels at \$1.69<sup>1</sup> a dozen were a "good buy."

Notwithstanding our very large supply, we have had to reorder<sup>2</sup> another considerable quantity to fill all orders. The factory is now working on a fresh lot, and<sup>3</sup> we expect to deliver your order within ten days.

We ask your indulgence for the short necessary<sup>4</sup> delay. Yours very truly,

454. Gentlemen: In times like these you cannot stock a clothing department without signing up<sup>5</sup> with "Old Man Worry." Overhead, turnover, depreciation, and investment drive you to despair.

Thousands of<sup>6</sup> dollar-wise merchants have solved their problems with the easy and safe made-to-measure way, because there is no investment<sup>7</sup> and you make more net profit on each sale.

Our tailoring display in your store is a short cut to protection<sup>8</sup> and increased volume. It can be merchandised with unlimited results where every element of risk is<sup>9</sup> completely removed.

Send for the complete line to-

day. We shall prove to you it pays worth-while dividends. Your signature<sup>10</sup> below is all that is necessary. Very sincerely yours,

455. Dear Mr. Lewis: Thank you for your remittance<sup>11</sup> of \$1. It has been properly credited to your account for the tie shipped to you on March 25.<sup>12</sup>

We have made it a policy of ours not to do business through agents or representatives of any kind.<sup>13</sup> We sell only direct to the customer. Therefore, we regret we are unable to accept your offer to<sup>14</sup> solicit business for us.

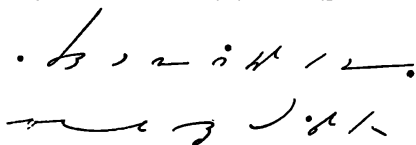
We assure you that we appreciate your interest in our Tie Club, Mr.<sup>15</sup> Lewis, and are eager to serve you to the best of our ability at all times. Very truly yours,

456. Gentlemen:<sup>16</sup> We have your letter of March 25 in reference to tapestry No. 122.

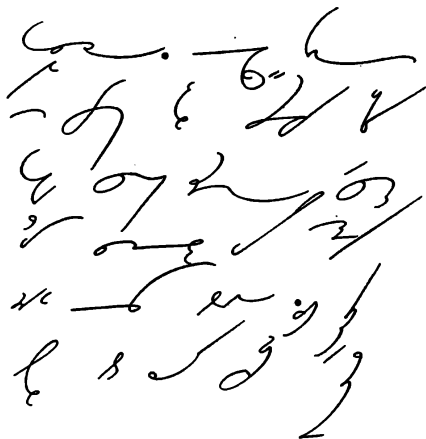
We are<sup>17</sup> cabling our mills to rush this order through and to notify us of their earliest shipping date.

Just as soon as<sup>18</sup> we have this information, we shall send it to you.

We hope this will be satisfactory to you. Very<sup>19</sup> truly yours, (381)

The block contains two lines of handwritten text. The top line features a series of connected, stylized loops and curves, resembling a signature. The bottom line consists of several distinct, loopy strokes, possibly representing initials or a second signature.

**Speed Builder 63**  
**Vocabulary Preview**



457. Gentlemen: We have received your letter of February 18. We shall investigate the Capital Fruit<sup>1</sup> Company's precooling plant at Empire tomorrow.

We doubt whether we shall be successful in developing<sup>2</sup> much business at Empire, since the bulk of the tonnage from this point will move through the Western Fruit Company.

We shall<sup>3</sup> write you more fully tomorrow. Very truly yours,

458. Gentlemen: The growers of figs in the Empire district have<sup>4</sup> used the four-basket crate and the filler crate. Most growers like the filler crate better, and some say that their net<sup>5</sup> returns a pound have been better on shipments in the filler crate.

These people, however, are willing to be shown,<sup>6</sup> and if we can put out a package that will sell figs better and show a better net return to the grower than<sup>7</sup> the filler crate, we shall have no difficulty in winning them over to the new pack.

Please tell us what your<sup>8</sup> experiences have been with the different packs you have used with fresh figs. Also, please tell us why you use the wrap<sup>9</sup> instead of the filler. Yours sincerely,

459. Gentlemen: This morning we were talking with Mr. James Wilson, the<sup>10</sup> manager of the Western Agriculture Company, who owns a vineyard and an orchard about 8 miles north of<sup>11</sup> Fresno on the Golden State Highway.

Mr. Wilson told us that he wanted to keep in touch with us, with the thought<sup>12</sup> of shipping some fresh figs with ours, in case we operated out of Fresno.

We should like to have you get in touch<sup>13</sup> with the foreman of this property sometime when you are in Fresno, and inform us of the acreage and<sup>14</sup> sizes of trees, so that we shall be familiar with the orchard. Yours very truly,

460. Dear Madam: We are about to<sup>15</sup> close our fiscal year with the greatest volume in our history of

104 years. So far, our transactions<sup>16</sup> have increased over 400,000 and we are now preparing to make the coming year a greater and a<sup>17</sup> better year.

With a greater volume of business, a quicker turnover, and lower prices for quality<sup>18</sup> merchandise, we shall be in a position to offer extraordinary values if we have your cooperation.<sup>19</sup>

Our economists state that it will be necessary for our customers to clear up past-due indebtedness<sup>20</sup> in order that our program may be fulfilled. This will enable you to start with a balanced account and<sup>21</sup> greater purchasing power; also to take advantage of the most concentrated effort in our history to<sup>22</sup> bring about a bigger and better business year.

If you have not paid your account as yet, please do so at once, as<sup>23</sup> all our accounts will be reviewed by our auditors before February 1. If your account is balanced, you<sup>24</sup> will be able to start the new fiscal year by increasing your purchases at our store, thereby increasing your<sup>25</sup> savings.

Your prompt remittance of the amount due, \$19.40, will be appreciated. Yours<sup>26</sup> very truly,

461. Gentlemen: I have received several requests of late for suitings of medium- or light-weight<sup>27</sup> tex-

ture. I have not heretofore carried suitings of this description in stock. The demand this season is so great,<sup>28</sup> however, that I feel justified in stocking up on fabrics of less than four-ounce weight.

I should be pleased to receive<sup>29</sup> from you, at an early date, samples of your product conforming to the above weight, including "Palm Beach"<sup>30</sup> material. Yours very truly,

462. Gentlemen: In reference to our recent shipment of tapestry, made for you for<sup>31</sup> the account of the Lake Store, may we ask you to save any short pieces that may be available after this<sup>32</sup> order has been completed, sending any such lengths direct to the Lake Store, Lake Placid, New York. This customer<sup>33</sup> wishes to hold them for replacements that they may find necessary to make.

They have made this request because it<sup>34</sup> will be impossible to obtain any more of the material from us, as this item is a<sup>35</sup> discontinued number. Very truly yours, (708)

## ASSIGNMENT 64

### Brief-Form Speed Letters

463. Dear Sir: We note with pleasure that you are to make this city your home. We take this means of bidding you welcome to<sup>1</sup>

our city and to invite you to our store.

We carry a line of merchandise that we take great pride in showing<sup>2</sup> to our customers. Will you not come in and get acquainted with us? Do not feel that it is necessary to<sup>3</sup> make a purchase, but visit with us and know that we are pleased to have you feel at home with us.

We wish for you<sup>4</sup> success in your new home. Cordially yours,

464. Gentlemen: Before we shipped your first order of October 17, we<sup>5</sup> asked you to send us a financial statement and credit information. We were a little disappointed to<sup>6</sup> learn from your reply that stock moves slowly in your town, and that you have a large number of accounts receivable.<sup>7</sup>

Your order totals \$1,000. We have a suggestion to make. Wouldn't you rather reduce the order<sup>8</sup> to \$500, pay us \$250 in cash, and let us credit your account for<sup>9</sup> \$250?

Our town and yours are really neighbors when present-day shipping conditions are considered.<sup>10</sup> If your stock runs low, or if you move it faster than you anticipate, we can rush an order to you in a<sup>11</sup> few days.

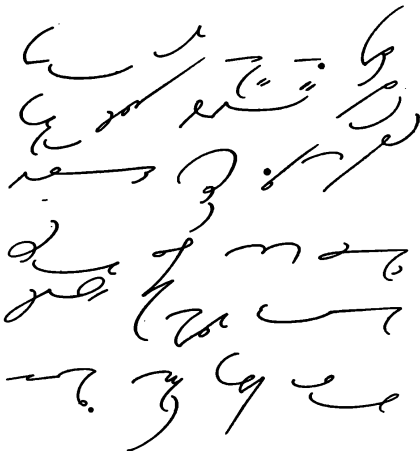
Our experience has taught us that our customers are much happier if they are not burdened.

Then, of<sup>12</sup> course, we are selfish enough to want to protect ourselves, as well as to please and serve you.

Write or wire us today<sup>13</sup> if our plan pleases you. We will then ship the part of your order we have ready for you. Yours very truly,  
(279)

### Speed Builder 64

#### Vocabulary Preview



### 465. Building a Depression-Proof Community

Many towns and cities in the United States have paid the penalty of being one-industry towns.

Newport,<sup>1</sup> New Hampshire, was one of these cities. Situated in a beautiful valley in the foothills of the White<sup>2</sup> Mountains, Newport has known many years of pros-

perity as a textile town. Suddenly, the textile industry<sup>3</sup> declined, and Newport, like dozens of other small cities in New England, was in the midst of a depression.

It was<sup>4</sup> the experience of these New England cities that was one of the reasons for the formation of the New<sup>5</sup> England Council. In a short time the Council had done a tremendous job in showing New England that its comeback<sup>6</sup> depended not so much upon a revival of textiles or shoes as on a diversification of industry,<sup>7</sup> which makes a community depression-proof.

Some years ago when I decided to put the headquarters of<sup>8</sup> the Pine Tree Products Company in Newport, I chose the site because I liked the city. It was not so large that<sup>9</sup> a fellow didn't know his neighbors. It was situated ideally so far as scenic beauty is<sup>10</sup> concerned. It drew its workers from rugged stock. Its transportation facilities were adequate.

For a while I was<sup>11</sup> so pleased with my discovery that I wanted to keep it to myself. Then it occurred to me that if Newport<sup>12</sup> was a good city for a soap company, why wasn't it a good city for other types of industry?<sup>13</sup> Reasoning further, I came to this inevitable conclusion: Why couldn't Newport be a depression-proof town?<sup>14</sup>

Today, we are definitely working out such a plan. It is simplicity itself. It is our goal to make<sup>15</sup> Newport the home of twenty non-competing industries. Today, eleven of those industries are located<sup>16</sup> in Newport.

The first essential of our plan is that all these manufacturers make quality merchandise. By<sup>17</sup> "quality merchandise" we don't mean overpriced merchandise. We do mean products that are made to be as good as<sup>18</sup> we know how to make them and sold at a fair profit. We believe that real quality merchandise is about<sup>19</sup> the last to feel a business slump.

Take the case of Pine Tree Products. When I first went into business I was selling<sup>20</sup> soap at three cakes for 50 cents in a market that even the leaders considered was saturated. Although<sup>21</sup> my soap still is higher priced than its popular competitors, we have had an unusual success in<sup>22</sup> getting wide distribution for a good product at a decent price. We haven't had to engage in any price war<sup>23</sup> because we have demonstrated that enough people will buy our product at our price so that we do not have to<sup>24</sup> worry about how many million cakes of the other fellow's soap they are buying at his price.

The Newport plan<sup>25</sup> merely ap-

plies this philosophy to other products. For instance, we have a blanket manufacturer. He<sup>26</sup> could compete on a price basis with other blanket manufacturers, but that would mean that he would probably<sup>27</sup> have to cheapen his product. Instead, he makes the best product he knows how to make, sells it at a fair price, and<sup>28</sup> convinces the public by the real worth of his product that it is worth what they pay for it. He will never have the<sup>29</sup> biggest blanket business in the world, but he will have a satisfactory business, giving him a good profit,<sup>30</sup> and employing workers full time. (606)

#### 466. Building a Depression-Proof Community (*Cont.*)

The second feature of the Newport plan is that the twenty non-competing industries are mutually<sup>1</sup> cooperative. During the year our company receives several hundred thousand signed coupons and letters from<sup>2</sup> people in all parts of the country. Under the ordinary plan of operation, these inquiries would be<sup>3</sup> nobody else's business. Under the Newport plan they are the business of all the other manufacturers<sup>4</sup> in the town.

For instance, we get many inquiries from women. These wom-

en are logical prospects for the<sup>5</sup> merchandise of every other Newport manufacturer who makes products designed to appeal to women. Is<sup>6</sup> there any reason why we should not turn these inquiries over to these manufacturers to be followed up<sup>7</sup> by any method that these manufacturers see fit? Thus, under our plan of mutual cooperation,<sup>8</sup> each industry in the town feeds every other industry with prospects.

To me, that is one of the unique<sup>9</sup> features of the Newport plan, overlooked by nearly all communities, which think about the mutual dependence<sup>10</sup> of various manufacturers, but do nothing about it. We believe that this mutual dependence<sup>11</sup> means a great deal, and that so long as you have non-competing industries each industry can and should contribute<sup>12</sup> to all its fellows.

A third feature of our plan is our idea of boosting Newport, the Sunshine Town. We don't<sup>13</sup> expect that we can build such prestige for Newport that thousands of people will rush to retail stores and demand<sup>14</sup> products from Newport, New Hampshire, regardless of the merit of those products. We do believe, however, that we can<sup>15</sup> make the name Newport as important as the hallmark on silver.



Let us suppose that a family buys some Pine<sup>16</sup> Tree soap. They like it. They look on the wrapper and see that it is made in Newport. A few days later the woman<sup>17</sup> of the house goes into a department store and buys some good kitchen ware. The label tells her that it is made in<sup>18</sup> Newport. Gradually, she is gaining the impression that good merchandise comes from Newport. Isn't it logical<sup>19</sup> to think that the next time she is in the market for blankets and sees a label that says that a certain<sup>20</sup> blanket is made in Newport, she will be prejudiced in its favor?

It seems to me that there are several hundred<sup>21</sup> towns and cities in the United States that can study the Newport plan and profit from their study. So far as<sup>22</sup> we are concerned, Newport is through with being proud of the fact that it turns out more of this or that product than<sup>23</sup> any other city in the country. What we are proud of is that we turn out a higher percentage of good<sup>24</sup> merchandise per capita than any other city in the country.

Behind our whole plan is the idea of<sup>25</sup> industry's obligation to the worker. We believe in good wages and full-time employment. We believe that<sup>26</sup> the prosperity of

industry and a community depends upon the prosperity of the worker.<sup>27</sup> (540)—*Billy B. Van in Printers' Ink*.

## ASSIGNMENT 65

### Brief-Form Speed Letter

467. Dear Mr. James: We have recently had the pleasure of meeting you, indirectly of course, through our representative<sup>1</sup> Mr. Elliott. The order that you gave him for office supplies and filing equipment is being<sup>2</sup> forwarded to you today.

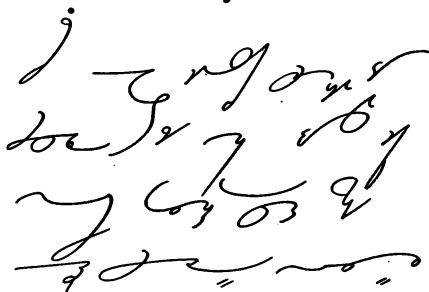
If we were talking with you, we should extend our hand to you and say, "Mr. James,<sup>3</sup> we're glad to have had this privilege of meeting and serving you. We're always glad to meet new customers, and<sup>4</sup> these new customers eventually become old friends." Then, we should add, "And by the way, we're expecting to<sup>5</sup> serve you again soon."

Mr. Elliott tells us that a customer of yours is particularly interested<sup>6</sup> in safe cabinets, but that he will not be in a position to buy until spring. If you will give us more<sup>7</sup> definite information as to his needs, we shall, in turn, supply you with a number of illustrations and<sup>8</sup> illustrated literature. If none of our safe cabinets meets with

your customer's approval, we shall be<sup>9</sup> glad to have one made for him to be sold through you. Write us in detail concerning his requirements.

At this<sup>10</sup> particular season, with Christmas just around the corner, I can think of no finer way to welcome you as a new<sup>11</sup> customer than to wish you a Merry Christmas and a prosperous, happy New Year. Yours very truly, (239)

### Speed Builder 65 Vocabulary Preview



### 468. Strategy in Handling People

Who has not noticed that people enjoy granting small favors, particularly favors that touch on some hobby<sup>1</sup> or interest of their own? On the surface, the plan seems clever enough. But few of us would count on it heavily.<sup>2</sup> Yet what impressive results have leaders of men secured with it!

The force of this strategy rests on one of<sup>3</sup> the underlying laws of

human nature. One of the strongest desires that moves all people is the desire to<sup>4</sup> uphold their ego. "Ego," of course, is simply the Latin word for "I." Psychologists use it to describe the<sup>5</sup> opinion that we have of ourselves. It is the picture we form of our own importance, our estimate at<sup>6</sup> any moment of our own worth.

When we give a man a better opinion of himself, we earn his good will because<sup>7</sup> we satisfy one of his basic needs. Here is the true secret of making people like us: Help them sustain their<sup>8</sup> ego. There are many ways of doing this. Among them is the method that many great men have used: to arrange<sup>9</sup> for the other fellow to assist in some way that he will enjoy and that is little trouble to him.

Do we<sup>10</sup> not ourselves recall with pleasure such assistance that we have given others—small favors that were gratefully<sup>11</sup> received? And are there not, on the other hand, people whom we at times rather avoid because we are too heavily<sup>12</sup> in their debt?

When we ourselves help other people, our ego is raised. But when they help us, our ego is likely<sup>13</sup> to suffer. This does not apply, of course, to those little courtesies that people so often show each

other, those<sup>14</sup> friendly acts of consideration that impose no obligation. They are altogether delightful and are<sup>15</sup> evidence that we are important to the other fellow. It is wise and pleasant to offer many such<sup>16</sup> attentions to others. But it is unwise to place people under obligations that they cannot return. If we<sup>17</sup> do too much for them, they will, in time, often dislike us either secretly or openly.

One precaution all<sup>18</sup> leaders observe: When they help the other fellow, they make it easy for him to cancel the obligation. Thus<sup>19</sup> they safeguard his pride and also give him a strong impulse to help them in return.

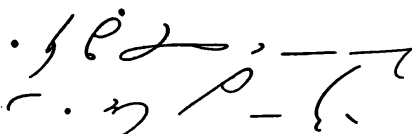
They solve many different<sup>20</sup> problems by letting people grant them favors. A well-known financier found that one of his good friends was growing cool and<sup>21</sup> was drifting away from him. So he asked this man, who was an engineer, to look over the plans for the water<sup>22</sup>-supply system on his new estate and to give him advice. The engineer took the blue prints, worked over them far<sup>23</sup> more carefully than his friend had expected he would, and presently returned them with several valuable<sup>24</sup> suggestions. From that day on, the old cordiality was restored.

People are all different. Yet, be-

cause this<sup>25</sup> strategy rests on a universal human need, it succeeds with almost any normal person—with superiors<sup>26</sup> and subordinates, with strangers and relatives, with people who like us and those who dislike us. The only<sup>27</sup> points of difference in these people that we must be careful to take into account are their personal interests,<sup>28</sup> their habits and hobbies. It is a small favor touching one of their own special interests that they most<sup>29</sup> enjoy doing for us.

We win people's good will and gain their attention in a pleasant way when we ask them to do<sup>30</sup> us a favor that they enjoy granting.

This is one of many friendly methods by which leaders influence<sup>31</sup> others. Like all the devices of this type that we find them using, its success rests on something within themselves<sup>32</sup>—something that we, too, can cultivate: They are deeply and genuinely interested in other people. (659)—*From "Strategy in Handling People," by Ewing Webb and John Morgan (Boulton, Pierce and Company).*



## TRANSCRIPTION STUDY 6

Random Suggestions for the  
Beginner in Business*(Continued from page 193)*

Thinking Ahead: *no m n s i n u h r*  
*h u o z n y z 1 2 n*  
*z y n s y z n n e o*  
*i r f s o n - 3*

Disappointment: *y z b z o. n p*  
*p r n p l z. o o b*  
*c f i u o n b n*  
*b i n - o n n o o*  
*z b r - n z i b n i*  
*i: n n d f. z u i n -*  
*o. z f, b*

Knowledge *z n - n*  
*z c, z c o. ( z )*  
*z n f n z b r z o*  
*z o. o o z n z,*

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

Details

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

Promptness

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

When seeking an interview

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

Get the habit

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

When first getting into the business world

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

1 2 3 4 5 6 7 8 9 10  
 11 12 13 14 15 16 17 18 19 20  
 21 22 23 24 25 26 27 28 29 30  
 31 32 33 34 35 36 37 38 39 40  
 41 42 43 44 45 46 47 48 49 50

Most beginners, 1 2 3 4 5 6 7 8 9 10

11 12 13 14 15 16 17 18 19 20  
 21 22 23 24 25 26 27 28 29 30  
 31 32 33 34 35 36 37 38 39 40  
 41 42 43 44 45 46 47 48 49 50

When you are sure 1 2 3 4 5 6 7 8 9 10

11 12 13 14 15 16 17 18 19 20  
 21 22 23 24 25 26 27 28 29 30  
 31 32 33 34 35 36 37 38 39 40  
 41 42 43 44 45 46 47 48 49 50



## SECTION 14

### ASSIGNMENT 66

#### Speed Builder 66

469. Dear Mr. Stafford: We have your letter of December 5, in which you request that the beneficiary<sup>1</sup> on your policy be changed to Lee B. Bowen, no relation, address, 126 Vermont Avenue,<sup>2</sup> Grand Rapids, Michigan.

It is the common practice of life insurance companies to refuse to make a person of no relation a<sup>3</sup> beneficiary because there would appear no insurable interest.<sup>4</sup> It is the general procedure to have a policy payable only to some person who would suffer<sup>5</sup> a financial loss on account of the death of the insured. We assume from your letter that you desire to have<sup>6</sup> the proposed beneficiary receive either all or part of the proceeds in the event of your death.

If<sup>7</sup> a creditor is to be the beneficiary, the usual procedure is to have the policy<sup>8</sup> assigned. There are two types of assignments, one that would give to the assignee the right to claim only a part of<sup>9</sup> the proceeds if a certain indebtedness is less than the net proceeds pay-

able. This type of assignment is<sup>10</sup> called a collateral assignment. The other type of assignment is one that conveys to the assignee<sup>11</sup> any and all rights under the policy, and in reality places him in a position to claim all the<sup>12</sup> proceeds payable in the event of cash surrender or death.

A third method would be to indorse the change of<sup>13</sup> beneficiary on the policy, as follows: "Lee B. Bowen, as his interest may appear, balance<sup>14</sup> if any to Estate."

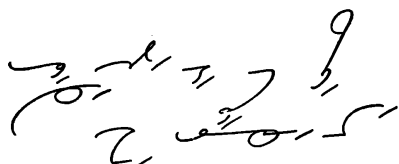
We are enclosing two copies of each form of assignment and change of beneficiary,<sup>15</sup> feeling sure that one of these forms will serve your purpose.

Our agency will be glad to make whichever change<sup>16</sup> will be for the best interest of both the beneficiary and yourself. Very truly yours, (338)

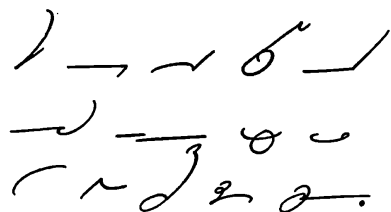
#### Speed-Building Drills

470. *Drill on Paragraph 182.* Where the last letter of a primitive form is omitted, the past tense is indicated by a disjoined *t*:

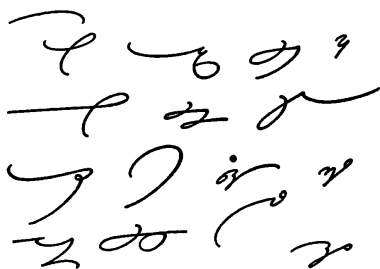




471. Drill on Paragraph 238.  
States:



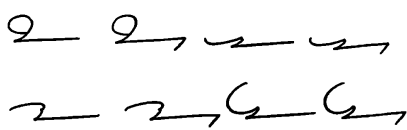
472. Drill on Paragraph 239.  
Some principal cities of the United States:



473. Drill on Paragraph 214. The prefix *grand* is expressed by *g* disjoined:



474. Drill on Paragraph 126. The termination *sume* is expressed by *sm*; *sumption*, by adding *sh*:



475. Drill on Paragraph 227. The word-ending *-nment* is expressed by *nm*:



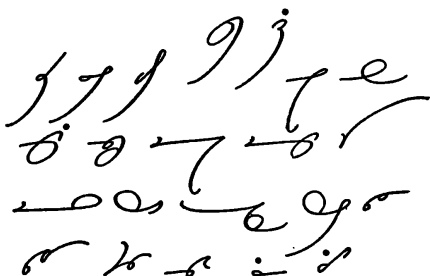
476. Drill on Paragraph 134. In the beginning of words, short *e* and short *i* are omitted before the *nt* and *mt* blends:



477. Drill on Paragraph 227. The word-ending *-gency* is expressed by *jsi*:



478. Drill on Paragraph 201. A number of compounds may be obtained by joining brief forms:



479. *Word Study—Insurance Terms*

*Actuary.* The officer having charge of premium calculations, valuation of the company's liabilities, investigation of mortality experience, and all related subjects.

*Annuity.* An amount payable yearly for a certain or uncertain period; usually means a life annuity.

*Assignee.* Any individual, individuals, or corporation to whom a policy or any interest therein is assigned.

*Beneficiary.* The person designated by the insured as the proper party to receive the proceeds of the policy when it becomes a claim.

*Casualty.* Accident, disaster.

*Collateral assignment.* A legal form granting to the assignee full control (collateral-limited control) and stating the terms upon which the assignment is made.

*Coverage.* The total risks covered by the terms of the insurance contract.

*Endowment policy.* A policy providing for the payment of a fixed sum at the expiration of a fixed term of years or at prior death.

*Incontestable.* Insurance such, by its terms, that payment in case of loss cannot be disputed by the company for any cause except non-payment of premiums—said of a policy.

*Indemnity bond.* The form required, when a policy is lost, before a certificate of insurance can be issued.

*Double indemnity.* A provision for the payment of double the face amount of the policy in case of accidental death.

*Insurable interest.* Term used to explain the relation of the beneficiary to the insured. A proper beneficiary is one whose interests will suffer a direct loss in case the insured dies.

*Lapsed policy.* A policy on which the premium was not paid on the due date or within the grace period.

*Longevity.* Length or period of life.

*Mortality table.* A tabulated statement showing the number of deaths that may be expected to take place during a given period; chiefly used in computing policy premiums, reserves, and annuities.

*Perpetuity.* Duration without limitations as to time.

*Premium.* The consideration paid for a contract of insurance.

*Reinsurance.* The amount of insurance in excess of the company's limit for any one life.

*Revocation.* The act by which a power of authority or license is withdrawn by the one having the right.

## ASSIGNMENT 67

### Brief-Form Speed Letter

480. Dear Mr. Hope: Your letter of December 7, enclosing your policy and stating that you desire to<sup>1</sup> surrender it for its cash value, has been received.

I enclose official form of release, which is to be signed<sup>2</sup> by you as the insured and by your wife as the beneficiary. Both signatures must be witnessed by a<sup>3</sup> notary public. If this form is then returned to us, we will send you our check for \$385,<sup>4</sup> the cash value as shown in the statement on the bottom of the release form.

It does seem unfortunate,<sup>5</sup> however, that you have to sacrifice \$5,000 of life insurance protection for such a small amount<sup>6</sup> of cash. Do you know that you can secure a loan on your policy for almost the same amount and continue<sup>7</sup> your premium payments on a quarterly basis?

Your policy is a Twenty-Year-Endowment policy.<sup>8</sup> You could change it to an Ordinary-Life policy and the difference in the premiums would be enough<sup>9</sup> to pay a year's premium on our Ordinary-Life policy and leave you some cash. This plan would enable<sup>10</sup> you to continue your \$5,000 of insurance protection and give you the money you need.

If you<sup>11</sup> drop your present policy now and take out a new one later, you will then have to pay the premiums at your<sup>12</sup> higher age. There would also be no cash value in the new policy until you had paid three full years' premiums,<sup>13</sup>

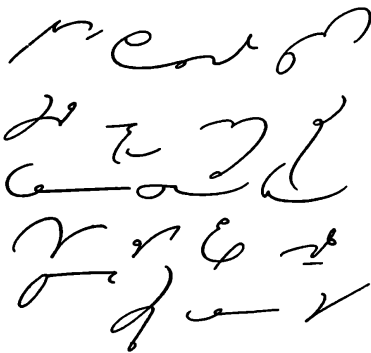
and there would always be the possibility that you could not pass the required medical examination<sup>14</sup> for a new policy.

All the foregoing is said because we want to give true service to all our<sup>15</sup> policyholders, and we feel it is to your best interest to keep your insurance in force.

If there is any<sup>16</sup> further information you may desire, or anything further that we may do to serve you, please call on us. Sincerely<sup>17</sup> yours, (341)

### Speed Builder 67

#### Vocabulary Preview



481. Dear Mr. Marsh: We are very much interested in your letter of June 3, in which you discuss the advantage<sup>1</sup> of having an applicant's nickname, or the name by which he is commonly called, placed on inquiries.

This would<sup>2</sup> be a decided advantage to our offices in reporting on applicants, as often time is lost in<sup>3</sup> an effort properly to identify applicants when only the proper name is given. Not only is<sup>4</sup> the time saved a big factor, but this plan would also enable our inspector to prove conclusively that he<sup>5</sup> is reporting on the correct person.

The spirit in which you have called this matter to our attention is<sup>6</sup> appreciated, and whenever feasible we hope you will place such information on the inquiry blank.<sup>7</sup> Several years ago we had a form on which space was provided for this information, but a year ago, when<sup>8</sup> this form was revised, this space was not provided.

You will, indeed, be rendering us a service by giving this<sup>9</sup> information, and we believe that it will materially speed up your investigations in many of<sup>10</sup> the cases. Thank you again for your interest. Yours truly,

482. Dear Mr. Brown: Saturday, June 11, is the<sup>11</sup> last day allowed for the payment of the premium on your policy.

The annual premium less the<sup>12</sup> dividend is \$61.12. If you should not find it convenient to pay this premium now, you<sup>13</sup> may pay \$11.90 and secure an extension for

three months. At the expiration of three<sup>14</sup> months you may secure an additional three months' extension by a second payment of the same amount. At the<sup>15</sup> expiration of six months from the due date you may pay the balance on the premium, less the extension fees,<sup>16</sup> and the dividend. This would make a comparatively small amount that would have to be paid at any one time, and<sup>17</sup> yet your insurance would continue to be in full force.

If you should not find it desirable to continue<sup>18</sup> this policy in force on the above plan, you may change to a quarterly premium basis of \$21.04,<sup>19</sup> and the dividend of \$18.24 may be applied on the first quarterly<sup>20</sup> premium. This would leave only \$2.20 to cover the first three months.

We shall be glad to<sup>21</sup> cooperate with you in any practical way to keep this insurance in force. We feel sure that it will be possible<sup>22</sup> for you to carry it on one of these plans. If you desire to use the extension plan, we have the extension<sup>23</sup> agreements at our office, and if you will call, we shall be glad to make the necessary arrangements. If you<sup>24</sup> wish to change the premium to the quarterly basis, bring in your policy, signed dividend voucher, and<sup>25</sup> remittance for \$2.20, and we shall forward these papers

to the Company. Yours very truly,  
(519)

## ASSIGNMENT 68

### Brief-Form Speed Letters

483. Dear Mr. Scott: The maximum loan value of your policy is now \$190. According<sup>1</sup> to the provisions of your contract, you can borrow any part of or all this amount. The interest rate on<sup>2</sup> loans is 6 per cent per annum. Policy loans are not made for any specified time, but may be repaid in part<sup>3</sup> or in full at any time you may desire.

When a loan is granted on a policy, the policy must<sup>4</sup> be assigned to us as security. This means that in the event your policy becomes a claim, the amount<sup>5</sup> of your loan plus the interest is deducted from the proceeds and the balance is paid to your beneficiary.<sup>6</sup>

If you desire to complete a loan, will you write to us and state the amount, so that we may see that the<sup>7</sup> proper loan agreement and instructions for completing the loan are sent to you. Yours very truly,

484. Dear Frank:<sup>8</sup> About a month ago we made some redistribution of the work here, and among new duties assigned to me

was<sup>9</sup> the collection of items due us from present and former agents.

I notice that at the end of November<sup>10</sup> our books showed that you owed us a balance of \$9,788.22. I<sup>11</sup> believe John said he had some correspondence with you about your account a few months ago, and at that time you<sup>12</sup> were sent a detailed transcript of our books, covering your account for some years past.

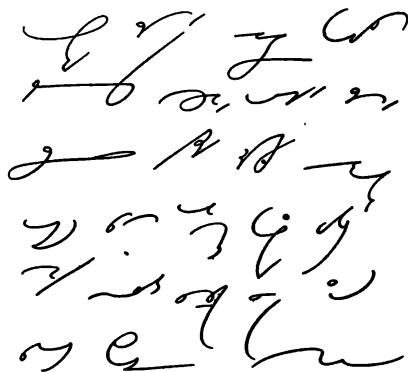
Rather than review what has<sup>13</sup> happened in the past, however, I should like to know if the figure appearing on our books is in accordance with<sup>14</sup> your own records in all respects. I assume that all items in question have been adjusted to your satisfaction,<sup>15</sup> but if there are any specific amounts that you question, or any credits that your records show that we<sup>16</sup> have omitted, please send me such details, so that I may check with our records.

I understand that things have not been<sup>17</sup> going well with you during the past few months, but I am sure that when you get to making some money again you<sup>18</sup> will have us in mind, and will reduce your balance.

Best of luck to you, Frank, and let me hear from you soon. Cordially<sup>19</sup> yours, (381)

## Speed Builder 68

## Vocabulary Preview



485. Dear Mr. Boyd: Thank you for your letter of April 7 relative to the rating of policy No.<sup>1</sup> 620. This policy stands lapsed on our records because of non-payment of the annual premium<sup>2</sup> of \$27.95, due June 14.

This policy is now carried as extended<sup>3</sup> insurance in accordance with its provisions, furnishing temporary protection of \$1,047<sup>4</sup> without further payment of premiums for six years. At that time it will be terminated and<sup>5</sup> canceled, and have no further value unless it is reinstated in the meantime.

We shall give consideration<sup>6</sup> to an application for reinstatement of this policy upon receipt of the enclosed medical<sup>7</sup> examination executed by one of our authorized medical examiners. This certifi-

cate<sup>8</sup> is to be sent with the enclosed Application for Reinstatement blank filled out and signed personally by the<sup>9</sup> insured in the presence of a witness.

All the dividends have been left to the credit of the policy<sup>10</sup> under option No. 2. Very truly yours,

486. Dear Mr. Alexander: This will acknowledge receipt of your<sup>11</sup> letter of September 25 with reference to the claim of Walter L. Logan, deceased. I presume that a<sup>12</sup> copy of your letter was forwarded to the Charleston Finance Company.

Before rejecting the claim in<sup>13</sup> connection with this insurance, we went to a great deal of expense in investigating it in order to<sup>14</sup> substantiate our contention that Mr. Logan, at the time he applied for insurance, was not a suitable<sup>15</sup> risk.

The claim was later rejected on account of the misrepresentations contained in the application<sup>16</sup> for the insurance, and our only liability was to make refund of the premiums paid in connection<sup>17</sup> with the policy.

While we can quite appreciate Mrs. Logan's condition and realize the effect<sup>18</sup> it would have should the Finance Company bring action against her on account of the loan, we can see no basis<sup>19</sup> on

which we could approve a claim of this nature.

Insurance companies are governed by state Insurance Departments,<sup>20</sup> and there are certain ethical and legal restrictions for the protection of our other policyholders<sup>21</sup> that prohibit discrimination. Should we make any payment whatsoever, under this claim, it could<sup>22</sup> certainly be construed as discrimination, and we should be open to severe criticism by the insurance<sup>23</sup> examiners at the time they examine our claims.

May I say again that I can see no equitable<sup>24</sup> basis on which any settlement could be made under this claim, and even though we were inclined to do so, the<sup>25</sup> provisions of the application and the laws of the states in which we operate would prohibit us.

We<sup>26</sup> regret our inability to give you a more favorable reply. Yours very truly, (536)

#### ASSIGNMENT 69

##### Brief-Form Speed Letters

487. Dear Mr. Martin: Replying to your letter of July 17, I shall be very glad to have you call<sup>1</sup> at this office and discuss with me your plan for group insurance for garage proprietors and their employees.<sup>2</sup>

It would be advisable to get in touch with me by telephone before coming to see me. Very truly<sup>3</sup> yours,

488. Dear Sir: Certificate No. 6940 insuring the life of Alice H. Hays for \$10,000,<sup>4</sup> under Blanket Coverage Policy No. 2932, is enclosed.

This certificate and insurance<sup>5</sup> were issued originally on August 1, and because Miss Hays wished the date changed to September 21,<sup>6</sup> we were obliged to cancel the whole original transaction and issue a new certificate. Very<sup>7</sup> truly yours,

489. Dear Mr. Kaufman: We welcome you most heartily as our agent for the Dollar-Monthly plan of<sup>8</sup> insurance. A license permitting you to sell this form of insurance in the state of Illinois is enclosed,<sup>9</sup> and we are certainly pleased to pass the license on to you. Please acknowledge its receipt by return mail.

Our<sup>10</sup> sincere hope is that you will enjoy the benefits from the sale of this type of insurance in the way of increased<sup>11</sup> income. Very truly yours,

490. Dear Mr. Roberts: Thank you for your letter of August 31.

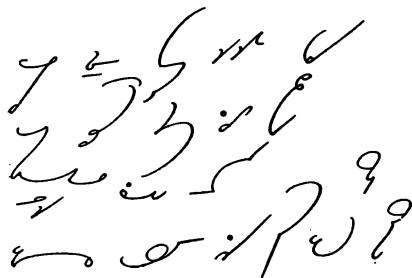
Before we can<sup>12</sup> do anything, it will be necessary for us to have a copy of the constitution and by-

laws of<sup>13</sup> the fraternal organization about which you write.

There are so many points to be covered in this matter,<sup>14</sup> however, that I believe it would be more satisfactory if you called at this office rather than if<sup>15</sup> you endeavored to explain them in a letter. I suggest, therefore, that you call me on the telephone for a<sup>16</sup> definite appointment. Very truly yours, (327).

### Speed Builder 69

#### Vocabulary Preview



491. Dear Mr. Mitchell: You requested that I take the matter of the difference in the age of Harry Hynes to<sup>1</sup> our Claims Committee for their consideration and definite decision.

When this risk was originally<sup>2</sup> submitted to us, the date of birth was given as January 1, 1886, which would make<sup>3</sup> him 45 years, 10 months, and 3 days old. The premium rate was, therefore, based on age 46. When the sworn<sup>4</sup> state-

ment of the Association was submitted to us, making claim for the benefits under this<sup>5</sup> certificate, the date of birth given therein was February 10, 1885, and this same date of birth<sup>6</sup> also appears in the death certificate filed with the Bureau of Vital Statistics.

From these dates it is quite<sup>7</sup> evident that on November 4, 1931, the date the insurance went into effect, the<sup>8</sup> deceased was 46 years and 9 months old, which would call for the premium at age 47 rather than<sup>9</sup> 46. Since it was quite evident that the deceased was one year older than the age originally<sup>10</sup> submitted to the Company, the amount of insurance payable was such as the premiums paid would have<sup>11</sup> purchased at the correct age. This is in accordance with Article 7, Paragraph B, of the Reinsurance<sup>12</sup> Contract, reading as follows:

"If the age of any member reinsured has been understated, then the<sup>13</sup> Reinsuring Company shall be bound for reinsurance only to the amount purchasable at the scale of<sup>14</sup> premiums in Exhibit A by the premium actually paid for the current period."

When you were in<sup>15</sup> the office, you had me talk to the chairman of the insurance committee of the Association with<sup>16</sup> reference to this



claim, and he advised that there had been a court decision in New York to the effect that a<sup>17</sup> person was not a given age until he had reached that particular birthday. We have made no investigation<sup>18</sup> to determine the correctness of this statement, but we very much doubt whether this decision was rendered in<sup>19</sup> connection with an insurance case. Such a decision would be very revolutionary in insurance<sup>20</sup> circles, because every company bases its premium rates on the age at the nearest birthday.

The<sup>21</sup> premium rates on the members of your Association were to be based on the age at the nearest birthday, in<sup>22</sup> accordance with the terms of the Reinsurance Contract, which reads as follows:

"On members included in the first<sup>23</sup> certified list, the premium shall be based on the age at the nearest birthday of each such member on the<sup>24</sup> effective date hereof and the amount of death benefit in force on each such member, according to the schedule<sup>25</sup> of ages and annual premiums attached hereto and marked Exhibit A."

As I have previously<sup>26</sup> explained to you, it is not the intent of the Company to engage in any controversy regarding this<sup>27</sup> matter, as we intend to carry out the spirit

and letter of the Reinsurance Agreement, and<sup>28</sup> naturally will expect your Association to do the same.

When you were in our office it was suggested that<sup>29</sup> you bring to the attention of your members the fact that, unless this Company is furnished with correct date<sup>30</sup> of birth and the proper premium paid to the Company for the coverage at the correct age in the<sup>31</sup> event of death, their beneficiaries might experience the same condition that exists in this case, that of<sup>32</sup> having their reinsurance coverage reduced because the Company did not have the correct age and had not<sup>33</sup> received the proper premium for a \$500 coverage.

If, after reading this letter, you<sup>34</sup> desire any further information, do not hesitate to write us. Yours very truly, (696)

## ASSIGNMENT 70

### Brief-Form Speed Letters

492. Dear Mr. Peterson: "All right so far," remarked the man who fell off the ten-story building, as he whizzed past the<sup>1</sup> fourth floor.

Perhaps you, too, have been all right so far. You missed an accident this morning. It was on its way to<sup>2</sup> happen to someone else.

But tomorrow the accident may be on its way to you.

You cannot always avoid the<sup>3</sup> accident, but you can avoid the loss it causes. No need to let your income, while you are disabled, be a<sup>4</sup> question of per week or perhaps.

Ask our representative to make the point clear to you when he calls. Yours very<sup>5</sup> truly,

493. Dear Sir: We have reinstated your policy No. 6211, and enclose the receipt for the<sup>6</sup> annual premium due June 10, with a copy of your recent Application for Reinstatement attached<sup>7</sup> thereto.

We are also enclosing our check, payable to your order, for 96 cents, representing the<sup>8</sup> refund due you in connection with the reinstatement of your policy. Very truly yours,

494. Dear Mr.<sup>9</sup> Newton: Mr. Carling, a representative from our office, has been asked to call on you to explain an insurance<sup>10</sup> plan that has attracted extraordinary attention.

It is restricted to persons in first-class<sup>11</sup> physical condition, in which class I believe you would qualify.

Mr. Carling will call within a day or two.<sup>12</sup> His stay will be brief. I realize you are a busy man, and I do not intend to presume un-

necessarily<sup>13</sup> upon your time. Yours very truly,

495. Dear Mr. Charles: Some of your friends would send flowers. Others would call or<sup>14</sup> telephone. But—would anyone send you a check to meet expenses if you were disabled?

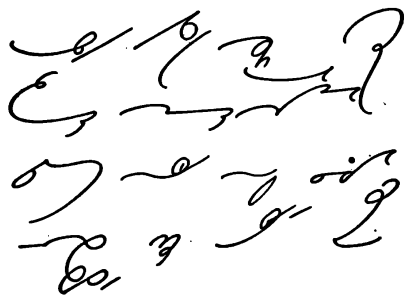
When disabled, you<sup>15</sup> may have to help support about five families: your own, the doctor's, the grocer's, the dry-goods man's, the nurse's.

How<sup>16</sup> will you pay the bills?

Our representative will call tomorrow and suggest a way to solve this problem. Yours<sup>17</sup> very truly, (342)

## Speed Builder 70

### Vocabulary Preview



496. Dear Mr. Connor: Two accidents a minute due to automobiles!

That was the average in the United<sup>1</sup> States last year. Knowing what traffic conditions are, and the

small likelihood of their improvement, can you afford<sup>2</sup> to be without good accident insurance?

Our company offers you income protection to cover<sup>3</sup> disability arising from accident. Rates begin as low as \$19 yearly payment for a<sup>4</sup> \$5,000 benefit in case of accidental loss of life, or a \$25 weekly benefit<sup>5</sup> in case of total disability. These benefits double in case of travel accidents—as well as for<sup>6</sup> certain other casualties—and special provision is made for medical treatment.

Our accident policy<sup>7</sup> is unique in that it shares in any divisible surplus—dividends—after its third year in force.<sup>8</sup> Numerous other advantages are explained on the enclosed chart.

A representative will call and discuss<sup>9</sup> with you the form of policy that best suits your needs. Yours very truly,

497. Dear Mr. Mills: We are pleased to notify<sup>10</sup> you that your claim for total disability benefits under your policy has been approved. Under<sup>11</sup> the provisions of the contract, you are entitled to benefits for each completed month of total<sup>12</sup> disability from the beginning of such total disability.

Premiums due after the inception of<sup>13</sup> total disability are waived and evidence is furnished of such

waiver. In view of this provision, we<sup>14</sup> are enclosing receipt showing the waiver of the quarterly premiums that were due August 23 and<sup>15</sup> November 23, also refund of these premiums.

In addition, beginning September 18, or<sup>16</sup> at the end of the first completed month of total disability, the Company will pay you an income<sup>17</sup> of \$20 a month, and we are enclosing check for \$80 covering the payments due for<sup>18</sup> September, October, November, and December.

Until further notice, all correspondence concerning this claim,<sup>19</sup> as well as your monthly checks during the continuance of total disability, will be sent to you at<sup>20</sup> the above address. Should you change this address, we should be promptly notified. Yours very truly,

498. Dear Sir: This<sup>21</sup> company is making a most attractive offer, which we know will interest you. To make your home secure from all<sup>22</sup> financial worries, we are prepared to create an estate for you of as large proportion as you desire, and<sup>23</sup> at once. This estate will do the following four things:

1. Continue your salary for five years in the event<sup>24</sup> of death, thus tiding your family over the most critical period financially; or pro-

vide an<sup>25</sup> income for them as long as they live.

2. Pay final expenses, income and inheritance taxes, any mortgages<sup>26</sup> or loans that you may have, and furnish the funds to give your children a college education.

3. Assure you<sup>27</sup> of a monthly income for life and all further deposits waived, in case you become totally and permanently<sup>28</sup> incapacitated by sickness or accident before age sixty.

4. Guarantee the estate to<sup>29</sup> provide an income for you and your wife in the "sunset days of life," when you will want to retire from the worries of<sup>30</sup> business or profession.

We are ready to create this estate, or any part of it, for you, subject to<sup>31</sup> evidence of present good health, and will gladly furnish further information without obligation, if you<sup>32</sup> will fill in the attached form, and return it in the enclosed envelope. Sincerely yours, (656)

## SPEED-PROGRESSION

### TEST 7

(70 Words a Minute)

Dear Mr. Johnson: We enclose our check for \$5 covering charges for exchange of<sup>1</sup> mortgages; also the office memorandum receipt,

properly signed and dated.

We are also<sup>2</sup> enclosing a copy of a letter that we wrote to Mr. Hatfield enclosing our check in the<sup>3</sup> payment of services rendered in examining the loan papers.

We are having the assignment<sup>4</sup>  
(80 Words a Minute)  
of mortgage recorded. We shall forward it to you as soon as the proper entries have been made. Yours very truly,<sup>1</sup>

Dear Sir: We are the owners of \$5,000 of your School District Bonds. When we presented the coupons<sup>2</sup> for the semiannual interest due September 1, we were informed that payment could not be made, as the<sup>3</sup> funds were not available.

We are writing you direct, so that we may have information from you at once as<sup>4</sup>

(90 Words a Minute)  
to where we should present these coupons in order to collect the \$112.50 semiannual<sup>1</sup> interest due September 1. Very truly yours,

Dear Mr. Frank: A search for the payment mentioned in your letter of October<sup>2</sup> 5 has been made. Unfortunately, Mr. Heath's check for this premium has not been found.

Please determine on what date the insured<sup>3</sup> mailed his check, and also the amount. Upon receipt of this information we shall make a

further search, as we are anxious<sup>4</sup>  
 (100 Words a Minute)  
 to make certain that the check has  
 not been mislaid in this office.

It may be advisable for Mr.  
 Heath to ask his bank if the check  
 he<sup>1</sup> refers to has cleared. Yours  
 very truly,

Dear Mr. Howard: Your request  
 to deduct one month's premium  
 from coupon No. 1 on your<sup>2</sup> policy  
 has been received. Evidently, you  
 have overlooked the fact that this  
 coupon is not payable until the full  
 second year's premium<sup>3</sup> has been  
 paid.

You may, however, take credit  
 for this coupon by permitting us  
 to deduct the balance of the annual  
 premium<sup>4</sup>

(110 Words a Minute)  
 amounting to \$20.45. You would  
 then receive a check for the bal-  
 ance of \$1.71 due you. This trans-  
 action<sup>1</sup> would pay your premium  
 up to April 15 of next year.

This matter will be held pend-  
 ing until your consent to the trans-  
 action is received. Yours very<sup>2</sup>  
 truly,

Dear Mr. Rowland: We thank  
 you for your letter of September 4,  
 and enclose the new affidavit exe-  
 cuted by the president of<sup>3</sup> our  
 Company.

We hope that the necessary pa-  
 pers are now complete and that  
 you will transmit them to your  
 attorney as soon as possible. Yours  
 truly,<sup>4</sup>

Dear Mr. Howard:  
 Your request to deduct  
 one month's premium  
 from coupon No. 1 on  
 your policy has been  
 received. Evidently,  
 you have overlooked  
 the fact that this  
 coupon is not payable  
 until the full second  
 year's premium has  
 been paid.

**499. A Letter by Darwin P. Kingsley**

[illegible]







## SECTION 15

### ASSIGNMENT 71

#### Speed Builder 71

500. Dear Sir: I am returning the briefs recently forwarded to me by you. I have made copies of certain<sup>1</sup> paragraphs, and am ready to file the case in the Circuit Court. It is unnecessary to get other data<sup>2</sup> ready until you determine who the plaintiff shall be.

There was no fraud in the inception of the contract for<sup>3</sup> the construction of the water and sewer systems of Central. If there ever was any fraud in connection<sup>4</sup> with the delivery of the bonds to the contractors in the payment for service performed and material<sup>5</sup> furnished, that fraud did not reach the ears of the bond buyers or the present bondholders. So much publicity was<sup>6</sup> given this bond issue that fraud would have been almost impossible.

It seems to me the law is fundamental<sup>7</sup> in that, when a municipality such as the town of Central places upon the market bonds for the<sup>8</sup> construction of waterworks and sewers, both of which are necessities in the building and operating of a<sup>9</sup> town, and when every

legal requirement, as set out and contained in the Statutes of Delaware, has been<sup>10</sup> complied with, the public had full legal and equitable right to become purchasers of those bonds, relying<sup>11</sup> upon the facts that all conditions had been met and that the bonds were a legal and equitable obligation<sup>12</sup> against the municipality. If the argument of respondent is to prevail, the logical result<sup>13</sup> will be that contractual obligations made in good faith and complied with as to detail will cease to be<sup>14</sup> effective.

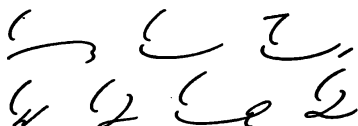
We can only sue on the interest coupons, because the principal is not yet due and payable,<sup>15</sup> and there is no acceleration clause in the contract, so that in case of default the entire principal debt<sup>16</sup> and interest become due and payable at once.

I may not be able to get this case set on the docket<sup>17</sup> before the first of July.

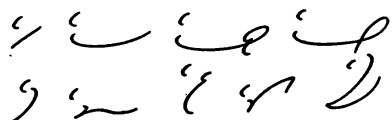
Your Toronto witness should be prepared, however, to come here on short notice. I<sup>18</sup> shall notify you by telegraph as soon as I know the date of the hearing. Very truly yours, (378)

### Speed-Building Drills

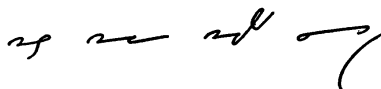
501. *Drill on Paragraph 214.* The prefix *para* is expressed by a disjoined *p* written above the rest of the word:



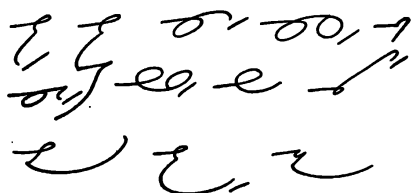
502. *Drill on Paragraph 214.* The word-beginnings *circu* and *circum* are expressed by a disjoined left *s*:



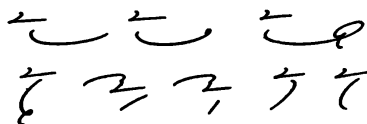
503. *Drill on Negative Forms.*  
a. *Paragraph 107.* The negative forms of words beginning with *n* or *m* are distinguished from the positive forms by inserting the initial vowel in the negative forms:



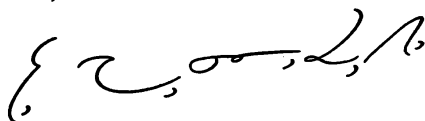
b. When the vowel following a negative prefix belongs to another prefix or a brief form, the vowel is not inserted in the negative prefix:



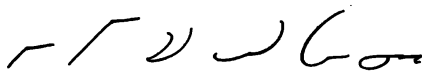
504. *Drill on Paragraph 209.* The prefix *centr-*, *center* is expressed by *sn* disjoined:



505. *Drill on Paragraph 230.* The suffix *-city* is expressed by a right *s* disjoined:



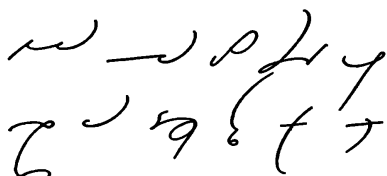
506. *Drill on Paragraph 124.* In the body of a word, *ow* is omitted before *n* and *m*:



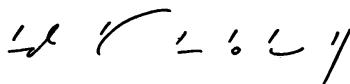
507. *Drill on Paragraph 227.* The word-ending *-sult* is expressed by the left *sū*:



508. *Drill on Paragraph 244.* Canadian provinces and cities:



509. *Drill on Paragraphs 214, 219.* The prefix *short* is expressed by *sh* disjoined; the word *short* is expressed by the prefixal form:



510. *Drill on Paragraph 230.* The suffix *-graph* is expressed by a disjoined *e* written above the rest of the word:



# 511. Word Study—Legal Terms.

*Affiant.* One who makes oath to a statement.

*Alias.* As assumed name; in law, a writ (*q. v.*) issued after the expiration of an ineffective prior writ.

*Allegation.* A statement by a party of what he undertakes to prove; something asserted or declared.

*Bailee.* A person who receives the custody of goods for a specific purpose.

*Chancery.* In many states the court of equity (*q. v.*) is known as the chancery court.

*Chattel.* Any item of movable or immovable property except real estate or things that are parcel of it. *Chattels personal* may be goods, furniture, etc. *Chattels real* may be rights in land, such as leases, mortgages, etc.

*Codicil.* A supplement to a will.

*Dedimus.\** A writ to commission a private person to do some act in place of a judge, as to examine a witness.

*Demurrer.* A pleading by a party to an action that, assuming the truth of the matter alleged by the opposite party, sets up that it is insufficient in law to sustain his claim.

*Deponent.* One who gives an affidavit or testifies in writing under oath.

*Dower.* The interest that the law gives a widow in the realty of her deceased husband.

*Equity.* That system of jurisprudence that grew up in and was first administered by the English Courts of Chancery. The Equity Court exists to care for wrongs for which no specific remedy is provided in the law.

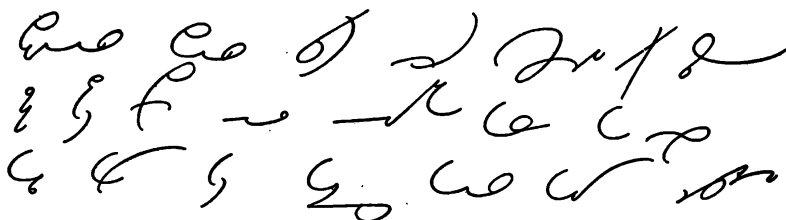
*Escheat.\** Reversion of property to the state in default of a person who can inherit it.

*Estoppel.* An admission or declaration by which a person is prevented from bringing evidence to prove the contrary.

*Garnishee.* To attach a debt. The word is usually applied to cases in

\*Děd'i-mūs; ěs-chēat'.

## LEGAL PHRASES OF LATIN ORIGIN\*



|                                 |                    |   |
|---------------------------------|--------------------|---|
| <b>A posteriori</b> . . . . .   | ā pōs-tē-rī-ō'rī   | From effect to cause.                               |
| <b>A priori</b> . . . . .       | ā prī-ō'rī         | From cause to effect.                               |
| <b>Ad valorem</b> . . . . .     | ad vā-lō'rēm       | According to the value.                             |
| <b>Caveat emptor</b> . . . . .  | kā'vē-āt ěmp'tōr   | Let the buyer beware.                               |
| <b>De facto</b> . . . . .       | dē fāk'tō          | Actually.   |
| <b>De jure</b> . . . . .        | dē jōō'rē          | By lawful title.                                    |
| <b>Et al.</b> . . . . .         | ēt āl              | And others.   |
| <b>Ex officio</b> . . . . .     | ĕks ō-fish'ī-ō     | By virtue of an office.                             |
| <b>Ex post facto</b> . . . . .  | ĕks pōst fāk'tō    | That which has a retroactive application.           |
| <b>Habeas corpus</b> . . . . .  | hā'bē-ās kōr'pūs   | A writ to produce a person before a court or judge. |
| <b>In re</b> . . . . .          | īn rē              | Concerning.   |
| <b>Modus operandi</b> . . . . . | mō'dūs ōp-ĕ-rān'dī | Manner of operation.                                |
| <b>Per annum</b> . . . . .      | pēr ān'ūm          | Annually.   |
| <b>Per capita</b> . . . . .     | pēr kăp'ī-tă       | For each person.                                    |
| <b>Per se</b> . . . . .         | pēr sē'            | By itself.  |
| <b>Per diem</b> . . . . .       | pēr dī'ēm          | By the day.   |
| <b>Prima facie</b> . . . . .    | prī'mă fă'shī-ĕ    | At first view.                                      |
| <b>Pro forma</b> . . . . .      | prō fôr'mă         | As a matter of form.                                |
| <b>Pro rata</b> . . . . .       | prō rā'tă          | Proportionately.                                    |
| <b>Pro tem</b> . . . . .        | prō tēm'           | Temporarily.  |
| <b>Status quo</b> . . . . .     | stă'tūs kwō        | The state in which.                                 |

\*From "Words—Their Spelling, Pronunciation, Definition, and Application," by SoRelle and Kitt.

which a person's salary or part thereof is required to be paid by the employer to the court in satisfaction of some judgment against the employee.

*Hereditaments.\** Every kind of property that can be inherited.

*Homicide.* Destroying the life of a human being.

*Infant.* In common law, a person under twenty-one years of age. By statute in many states, however, a woman ceases to be an infant at eighteen years of age.

*Inquest.* (1) A judicial inquiry. (2) An inquiry made by a coroner and a jury as to the death of the person who has been killed or has died under suspicious circumstances or in prison.

*Interlocutory.* Incident to a suit still pending.

*Intestate.* Dying without having made a lawful will.

*Manslaughter.* The unlawful killing of another without malice.

*Praecipe.\** A writ commanding a person to do something or to appear and then show cause why he should not.

*Probate.* The proof before an officer authorized by law that an instrument offered as the last will and testament of a deceased person is authentic.

*Replevin.\** A form of action used in recovering possession of specific chattels that have been taken from the plaintiff unlawfully.

\*Hěr'ĕ-dīt'ā-měnts; prĕs'ī-pĕ; rĕ-plĕv'īn.

*Subpoena.* A writ commanding attendance in court at a certain time and place.

*Tort.* A civil injury or wrong; *tortious*, wrongful.

*Waiver.* A voluntary relinquishment of some right.

*Writ.* A judicial process by which a person is summoned to appear; a legal instrument to enforce obedience to the orders and sentences of the courts.

## ASSIGNMENT 72

### Brief-Form Speed Letters

512. My dear Mr. Jenkins: We are enclosing the journal entry of judgment in re Dallas vs. Tulsa.

We have<sup>1</sup> figured the exact amount due on this from the petition and the supplemental petition in accordance<sup>2</sup> with the prayer of each.

If there is any doubt about the way the figures are arrived at, you may check them<sup>3</sup> yourself, but I feel sure you will find them correct. Yours very truly,

513. Dear Mr. Dial: Permit me to thank you for<sup>4</sup> your very fine letter of May 20. We appreciate the trouble to which you have gone in submitting<sup>5</sup> this brief, and we are well aware of some of the adverse decisions that you have mentioned.

We feel, however, that we<sup>6</sup> have very little to lose by taking a chance in this case, especially in view of the figure that these<sup>7</sup> claimants demand.

We believe the offer of settlement that we have tendered is fair and equitable under all<sup>8</sup> circumstances, and we have no authority to increase it.

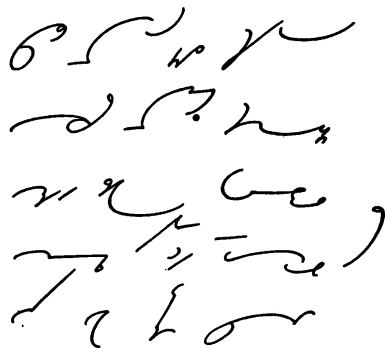
We are writing you at this time out of a<sup>9</sup> spirit of fairness, as we do not care to lead you to believe that our figures can be revised. Yours very truly,<sup>10</sup>

514. Dear Mr. Burns: We have your letter of March 15. We would not want to agree to let the matter stay in a<sup>11</sup> receivership for as much as a year, and if that is going to be the attitude of the attorneys for<sup>12</sup> Mrs. Mills, please have the matter assigned for trial as quickly as you can and we will get the judgment without<sup>13</sup> the necessity of any such agreement.

We do not intend to give them any money for a release<sup>14</sup> of their lien. Will you please inform Mr. Rose to that effect and take such steps as you can to get this matter<sup>15</sup> assigned for trial at the earliest moment. As soon as you know definitely the date of the trial, please<sup>16</sup> inform us by telegraph and we shall arrange to have all the papers sent you at once. Yours truly, (338)

## Speed Builder 72

### Vocabulary Preview



515. Dear Sir: In re Supreme Court action of James McCreary, plaintiff, against Frank Stone, defendant, I have served a<sup>1</sup> reply to the counterclaim contained in the answer of the defendant.

This case will be noticed for trial at the<sup>2</sup> next trial term of the Supreme Court appointed to be held at Geneva, commencing the first Monday in<sup>3</sup> October.

Please forward to me any contract made between the plaintiff and the defendant for the sale of the<sup>4</sup> premises in question, and a copy of the deed conveying said premises to the defendant. I shall need these<sup>5</sup> for reference in preparing for the trial of the action.

The attorneys for the defendant have demanded<sup>6</sup> a bond as security for costs, to which the defendant is entitled upon the ground that

the plaintiff<sup>7</sup> is a non-resident of this state.

The bond will have to be for at least \$250, and may be<sup>8</sup> furnished by some indemnity or surety company, such as the United States Fidelity and Guaranty<sup>9</sup> Company or the National Surety Company, at a premium of around \$10 annually,<sup>10</sup> client, of course, indemnifying the company against loss.

On receipt of the bond I shall attend to<sup>11</sup> the filing of it in the County Clerk's Office, and serve a copy on the defendant's attorney.

There are<sup>12</sup> certain matters about which I want your opinion before we get into the trial of this case. One is whether<sup>13</sup> the foreclosure and sale of the lands in question under the mortgage constituted an estoppel and precluded<sup>14</sup> the plaintiff from collecting any amount represented by the promissory notes sued upon, under<sup>15</sup> the laws of the state of Florida.

Another question is whether there is any time limit provided by<sup>16</sup> the laws of the state of Florida within which an action by the holder of the notes or the mortgage debt must<sup>17</sup> be commenced after the foreclosure and sale in order to enforce the collection of any deficiency<sup>18</sup> against the debtor.

Please look up these questions and explain them to me accord-

ing to the statutes of your state.

Now,<sup>19</sup> as to the trial of the action, I think it is very important that the plaintiff arrange to come here and<sup>20</sup> appear in person, bringing any witnesses who might be of value in proving our side of the case. They would<sup>21</sup> then be here to answer any evidence produced by the defendant or his witnesses.

If that is not<sup>22</sup> possible, we shall have to depend upon depositions taken before a Commissioner, in which case please give<sup>23</sup> me the name and address of some disinterested attorney in your city to act as a Commissioner,<sup>24</sup> and I shall prepare the interrogatories.

I wish to emphasize, however, that the trial of a case<sup>25</sup> on depositions is not usually very satisfactory, as it is impossible to<sup>26</sup> anticipate accurately what evidence the defense will introduce. I hope, therefore, that you will use your best<sup>27</sup> efforts to obtain the presence of client and his witnesses at the trial.

Please take these matters up with client<sup>28</sup> and write me at your earliest convenience. Yours truly,  
(570)

## ASSIGNMENT 73

### Brief-Form Speed Letters

516. Gentlemen: There has been no new development in the case

referred to in your letter of May 20. The time<sup>1</sup> for perfecting plaintiff's appeal in this case is getting rather short; in fact, it will be necessary for<sup>2</sup> plaintiff to lodge his case in the Supreme Court on or before the twenty-first day of June.

I do not believe the<sup>3</sup> plaintiff has any chance of reversing the ruling of the trial Court. Even if the ruling of the trial Court<sup>4</sup> were reversed on some question of law, it is my judgment that the plaintiff would stand no chance of winning on the facts<sup>5</sup> in this case.

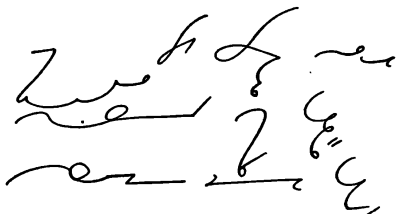
There will be some expense attached to the appeal of the case, but the other defendants are not<sup>6</sup> willing to contribute anything toward an adjustment of the case. It is my opinion the plaintiff will not<sup>7</sup> put up the necessary money to appeal the case. I may be wrong in this assumption, but I know of<sup>8</sup> nothing to do except to let the case take its usual course. If it is appealed, we shall file the necessary<sup>9</sup> briefs in the Supreme Court. Yours very truly,

517. Dear Sir: There has been forwarded to me from Savannah, Georgia,<sup>10</sup> an account against you in the sum of \$100 in favor of The Macon Realty Company,<sup>11</sup> and I have been instructed to take such action as is necessary to collect this account.

Please give this<sup>12</sup> matter your immediate attention and avoid the necessity of incurring a cost in the collection<sup>13</sup> of this account. Very truly yours, (266)

### Speed Builder 73

#### Vocabulary Preview



518. Gentlemen: I am today informed that an involuntary petition in bankruptcy has been filed by three<sup>1</sup> creditors of The General Merchandise Company.

A hearing will be had on June 20 for the<sup>2</sup> adjudication in bankruptcy. Notices will then be mailed to all the creditors giving date and place of the first<sup>3</sup> meeting for the appointment of a trustee in bankruptcy for the debtor.

Please forward to me a proof of claim,<sup>4</sup> duly executed by the treasurer of the claimant corporation, for my use at the first meeting of<sup>5</sup> creditors. This proof will entitle me to vote for the trustee, and I shall, of course, vote for someone who, I think,<sup>6</sup> will be inclined to convert the estate into as much money as can be obtained for dis-



tribution among<sup>7</sup> the creditors.  
Yours very truly,

519. Dear Sir: We wish to thank you for your letter of January 30,<sup>8</sup> enclosing petition and copy in re Frank Smith vs. Roy Wheeler; also your check in the sum of \$15<sup>9</sup> for cost deposit.

We have prepared praecipe and summons and filed the case, showing correct return date and<sup>10</sup> answer date.

I am enclosing for your information receipt for cost deposit; also copy of the<sup>11</sup> summons that was issued in the case.

Thank you for this business. We assure you it will have our prompt attention. Yours<sup>12</sup> very truly,

520. Dear Sir: I am enclosing answer in garnishment in re Oil Well Supply Company vs.<sup>13</sup> James Jones, which is in the form of questions to interrogatories propounded by the plaintiff.

I am also<sup>14</sup> enclosing two copies of the answer for your files, copy of letter forwarded to you by the Insurance<sup>15</sup> Commissioner, attorney for service, and copy of order. Yours very truly,

521. Dear Mr. Stone: In response to<sup>16</sup> your inquiry of October 13, we are sorry to have to inform you that Mr. Schumann, Receiver for<sup>17</sup> the Utah Investment Company, is now dead.

It will, therefore, be necessary to hold this case in status<sup>18</sup> quo pending the appointment of a new receiver and his substitution in this case.

We shall notify you<sup>19</sup> as soon as this action is taken. Thank you for your report on the case. Yours very truly,

522. Dear Mr. Allen: This<sup>20</sup> is to inform you that Arthur Blair accepted service of notice of application for Receiver, and<sup>21</sup> the date of hearing was fixed for July 16 at 9 o'clock, a. m.

I got in touch with Mr. Howard Quinn<sup>22</sup> and presented the application before Judge North. The Court made an order appointing Mr. Quinn as Receiver<sup>23</sup> and fixed his bond at \$500.

I have prepared the bond and oath for the Receiver to sign and the<sup>24</sup> bond will be presented for approval this afternoon. Yours very truly, (494)

## ASSIGNMENT 74

### Brief-Form Speed Letters

523. Gentlemen: Your letter of May 20 enclosing for collection claim of Harris Clothing Company against<sup>1</sup> The St. Paul Dress Shop, amounting to \$67, was received, and the claim was entered

for collection<sup>2</sup> and the debtor notified to pay the amount to me.

As the debtor failed to respond to my letter, I had<sup>3</sup> a personal interview with the manager of the corporation, who claimed that the merchandise covered by<sup>4</sup> your statement was returned to client on April 1, and he refused for that reason to pay the claim.

He stated<sup>5</sup> that the goods were returned by parcel post, not insured, so that he had no receipt from the post office to show the<sup>6</sup> shipment.

I informed him that client never received the goods and cannot give him any credit for goods that may<sup>7</sup> have been lost in transit, as he assumed all the risk in shipping them without having them properly insured.

He<sup>8</sup> still refused, however, to pay the claim, and suit will be necessary if collection is made.

The debtor is<sup>9</sup> financially responsible for the amount of our claim, and I therefore recommend an action to enforce<sup>10</sup> collection.

Please report to client and let me know if suit is desired. Yours truly,

524. Dear Sir: A claim against you<sup>11</sup> amounting to \$65, due Morris & Company, of St. Louis, Missouri, for merchandise<sup>12</sup> purchased by you, has been placed in my hands for collection.

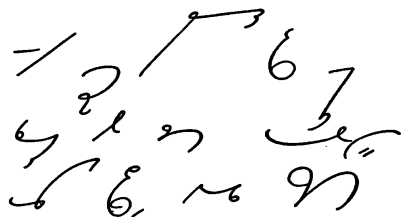
Please pay this claim to me on receipt of this letter, making<sup>13</sup> your check payable to me as attorney, and I will give you a proper receipt therefor.

If it is not<sup>14</sup> convenient for you to pay this entire claim at this time, let me know, and we can probably arrange a plan of<sup>15</sup> partial payments that will be satisfactory to my client.

Let me hear from you immediately, however,<sup>16</sup> as to what you wish to do about the matter. Yours truly, (331)

### Speed Builder 74

#### Vocabulary Preview



525. Dear Sir: I wish to report that we have secured full and complete service upon all the defendants in re<sup>1</sup> American Life Insurance Company vs. Mrs. Edith Thomas. They have all entered their appearance and<sup>2</sup> consented and agreed to waive any further notice, and that the Court may hear and determine the issues, pro<sup>3</sup> confesso, and enter such decree therein as may to the Court seem

just and equitable in the premises.<sup>4</sup>

We are now awaiting the setting of the case on the docket and the formal hearing therein, unless some<sup>5</sup> unexpected development arises, which we do not anticipate. We shall keep you advised. Very truly<sup>6</sup> yours,

526. Dear Sir: We enclose dedimus issued to you and notice with acknowledgment of service thereon for the<sup>7</sup> taking of depositions in your office on behalf of the defendant on Friday, the twenty-fourth, at 3<sup>8</sup> p. m. We wish you would subpoena all our witnesses.

I shall endeavor to be at your office by 3 p.<sup>9</sup> m. and suppose the plaintiff will also be represented. If it so happens that the plaintiff is unable<sup>10</sup> to come to your office by reason of his injuries, we should like to make arrangements to take his testimony<sup>11</sup> at his home. Will you please make the necessary arrangements to have a reporter present.

We have<sup>12</sup> selected your name from the law list of bonded attorneys. Yours very truly,

527. Dear Mr. Walker: You will recall that<sup>13</sup> the judgment obtained by the plaintiff in the case of Day vs. Day was assigned to Snyder on April 2.<sup>14</sup>

Snyder has requested that we proceed with the foreclosure in this

case. We have, therefore, prepared special execution<sup>15</sup> and order of sale, reciting the judgment as it appears in the assignment and notice of sheriff's sale.<sup>16</sup>

You will note we have left the dates blank in a number of places in both of the above-mentioned papers, which are<sup>17</sup> enclosed, and I ask that you please file praecipe for execution and get this notice in the paper this week,<sup>18</sup> if convenient. Yours very truly,

528. Gentlemen: In re Supreme Court action of John Cole as trustee in<sup>19</sup> bankruptcy for Ruth Munro, a bankrupt, plaintiff, against Louis Edwards, impleaded, please have served the enclosed summons<sup>20</sup> and complaint on the defendant, who is employed at the Grand Store, 800 Lexington Avenue, by<sup>21</sup> delivering to and leaving with him the set of papers marked "Copy." Return to me the original with<sup>22</sup> affidavit of service, form for which you will find on the inside of the cover of the original. Please complete<sup>23</sup> this form by filling in the date and place of service, and sign and swear to the same before a notary public.<sup>24</sup>

I enclose my check for \$4 in payment of your fees therefor. Yours truly,

529. Dear Sir: The six months' redemption<sup>25</sup> period has now ex-

pired in re Roger Shaw as Trustee vs. Klein et al, and you will find enclosed special<sup>26</sup> execution and order of sale, and also notice of sheriff's sale.

We assume it will be convenient<sup>27</sup> for you to have this issued in time to get the publication started next Thursday. Also, please see that the<sup>28</sup> publisher is instructed to send us a copy of the first publication in which this notice appears.

We enclose<sup>29</sup> a copy of the journal entry and notice of sale for your file. Yours very truly, (596)

## ASSIGNMENT 75

### Brief-Form Speed Letter

530. Gentlemen: In re Claim 670 of American Insurance Company against Hugh Marshall,<sup>1</sup> I have your letter of May 28 asking for report.

I have had several consultations with the<sup>2</sup> debtor concerning this claim, and have explained to him that the additional charge of \$20 changing the rate<sup>3</sup> from Class 3 to Class 4 premium was based on a personal investigation made by your agent, who<sup>4</sup> reported that the truck was being used for general trucking purposes as well as for moving furniture.

He<sup>5</sup> denies that the truck was

used for general trucking or for any purpose other than that for which it was<sup>6</sup> originally insured at an annual premium of \$40, and that he never authorized the<sup>7</sup> increase in rate. He has, therefore, refused absolutely to pay this additional premium, but offers to<sup>8</sup> pay \$40 in full settlement of the claim.

I think it would be difficult to prove in an action on<sup>9</sup> this claim that the debtor is liable for the difference, \$20, between Class 3 and Class 4 insurance,<sup>10</sup> and the amount in dispute is hardly large enough to sue for in any event.

Under the circumstances<sup>11</sup> I advise acceptance of the debtor's offer of settlement. Yours truly (234)

*Wes*  
Speed Builder 75

### Vocabulary Preview

*not C. G. and E.*  
*3* *Wes* *my*  
*ever the*

531. Dear Sir: The decision of this state and the statutes pertaining to the bond of a city treasurer seem to<sup>1</sup> hold that the city council of a city may apportion the levy of its taxes among the various<sup>2</sup> cor-

porate objects for which the tax is collected in its discretion, but that the city cannot apply<sup>3</sup> taxes that have been raised for one purpose to another purpose. It seems to me that after the taxes are<sup>4</sup> collected and apportioned among the various funds, the city treasurer would have no right to pay a warrant drawn<sup>5</sup> on one fund out of funds in his hands that have been deposited to the credit of another fund.

The statutes<sup>6</sup> specifically say that a warrant shall be drawn upon the treasurer of the city against any fund<sup>7</sup> in his hands only when there shall be sufficient money in that fund in the treasury to pay the warrant.

If<sup>8</sup> the city should issue a warrant on a particular fund, in which fund there is insufficient money to pay<sup>9</sup> the warrant, the treasurer should refuse to honor the warrant, and he would have no authority to go to<sup>10</sup> another fund for the purpose of making up the deficiency. If he did honor the warrant, or use the<sup>11</sup> credit of another fund, in my opinion, he and his bondsmen would probably be liable for such<sup>12</sup> unlawful payment. A suit would probably lie by any taxpayer for the recovery of any such<sup>13</sup> unlawful payments.

However, if the cash credits

should be transferred from one fund to another by appropriate<sup>14</sup> action of the city council, and within the limits allowed by statute for such transfer of credits, I do<sup>15</sup> believe that the treasurer would be authorized to make the change authorized by the city council and that<sup>16</sup> warrants afterward presented against the replenished fund could then be cashed by him safely.

I believe that if the<sup>17</sup> new treasurer is warned as to these dangers, and he guards himself against them, there would be no unusual<sup>18</sup> danger to the sureties on his bond given to the city as such city treasurer.

The bond is returned<sup>19</sup> herewith. Respectfully submitted,

532. Dear Mr. Hicks: Upon receipt of your letter of March 26, I talked with<sup>20</sup> Mr. Leonard Grimes, who handles a general real estate and rental business.

Mr. Grimes, in my<sup>21</sup> judgment, is thoroughly responsible and will be glad to look after the rentals of your apartment on a 5<sup>22</sup> per cent basis. If any improvements are necessary, he would receive 5 per cent of their cost for supervising<sup>23</sup> the improvements.

If I can be of further assistance to you in this matter, please write me. Very truly<sup>24</sup> yours, (481)



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h. r. . 2. h. r.

## SECTION 16

### ASSIGNMENT 76

#### Brief-Form Speed Letters

533. Dear Madam: Your request, filed at this office on May 1, for a refund caused by our ticket clerk's refusal to<sup>1</sup> make an adjustment when you purchased a monthly pass, has been granted.

We are sorry that the clerk in question was<sup>2</sup> discourteous, and we hope that you will not again have a similar experience. It is true, however,<sup>3</sup> that refunds such as you have requested must be handled through this department; hence the clerk was correct in his<sup>4</sup> statements as to his inability to make the adjustment himself.

The conductor in charge of the car on which<sup>5</sup> you came to Los Angeles on May 1 had been instructed not to accept checks in payment for monthly passes.<sup>6</sup> Attached is this company's voucher for 45 cents, covering the refund on the extra fare that you paid<sup>7</sup> him at that time.

We hope that this adjustment will be satisfactory to you. Yours truly,

534. Gentlemen: The<sup>8</sup> musical comedy "By the Way" has been staged in our village, and we were very well pleased with the production. It<sup>9</sup> was our first attempt at one of your productions, and we believe that it made a definite impression on the<sup>10</sup> community.

We should like to express our appreciation of Miss Davis in her work in our school. She is<sup>11</sup> thoroughly capable, and works every minute to make the production she is directing a success. Her<sup>12</sup> efforts were untiring here.

Because of the negligence of two of our students in returning the money for<sup>13</sup> tickets, Miss Davis was unable to send in \$15 of the money due you. A check for that amount<sup>14</sup> is enclosed.

Again we express our appreciation to you for the excellent show you gave us.

We want you<sup>15</sup> to keep us in mind for next year. We shall appoint a committee to select a play early in February<sup>16</sup> and will have them get in touch with you at that time. Yours truly, (331)

+





the old-time white mortar in laying the brick, and the mortar was flushed with brick, which is not so<sup>19</sup> attractive as pointed brickwork. This feature does not affect the apartment except as to appearance,<sup>20</sup> however. The apartment faces east and has an inviting approach.

Rentals are just a little slow now; hence we<sup>21</sup> believe it would be wise to make the improvements mentioned before tenants are secured or the property is offered<sup>22</sup> for sale. We believe that at no distant date 8 per cent real estate investments will attract investors, and<sup>23</sup> this apartment building will bring in an excellent income for several years. Respectfully submitted,

536. Dear<sup>24</sup> Mr. Curtis: It is with pleasure that I announce the opening of a service office at No.<sup>25</sup> 404 First National Bank Building, Albany, New York. Mr. Joseph Arnold is in charge, and I feel that he<sup>26</sup> will be of considerable value to my clients who are interested in bidding on state road<sup>27</sup> construction.

Advance information on all state construction will be sent to those who care to receive it.

We are also<sup>28</sup> in a position to furnish blue prints and specifications on all jobs you would care to

figure, and will see<sup>29</sup> to it that your bids are prepared and filed at the proper time.

Mr. Arnold will attend all lettings and send you<sup>30</sup> by wire the names of the successful bidders on the jobs on which you bid. Sincerely yours, (616)

### 537. *Word Study — Building Trades and Machinery Terms.*

*Anneal.* To subject to high heat, then cool for the purpose of softening and rendering less brittle. Copper and brass may be cooled quickly; glass and steel, slowly.

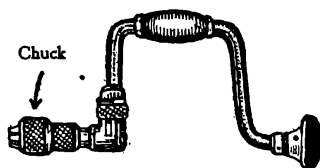
*Bessemer.* A process, invented by Bessemer, of making steel from iron by burning out the carbon and other impurities by a blast of air forced through the molten metal.

*Caisson.* A water-tight box, or chamber within which submarine construction is carried on under great air pressure to keep out the water; used in building tunnels under rivers, etc.

*Calcimine.* A mixture of clear glue, Paris white or zinc white, and water, used for covering ceilings or other plastered surfaces.

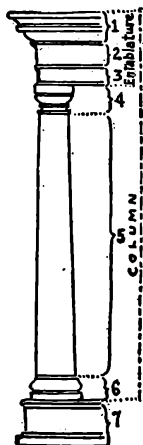
*Calk* (also *Caulk*). To tighten overlapping metal plates by driving the edge of one plate on or into the surface of another with a calking iron to make water-tight or steam-tight; to drive tarred oakum into seams, which are then covered with melted pitch.

**Chuck.** A contrivance for holding a tool or work in a machine, especially in a lathe.



**Coping.** The highest or covering course of a wall, usually sloping to carry off water.

**Cornice.** The horizontal member that crowns a composition, as a façade; the top course of a wall when treated as a finish or crowning member.



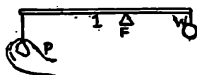
Column:

1. Cornice
2. Frieze
3. Architrave
4. Capital
5. Shaft
6. Base
7. Pedestal

**Dolly.** A device consisting of a small platform on rollers, used as a truck for moving heavy articles.

**Flashing.** Sheet metal or a substitute, used as a waterproof covering for ridges and tips of roofs.

**Fulcrum.** The support, as a wedge-shaped piece, about which a lever turns.



1, Léver. F, Fulcrum. P, Power. W, Weight

**Furring.** Act of applying thin wood, brick, or metal to a wall or beam to make level for plastering; or to make an air space.

**Jenny.** A traveling crane; a hoisting apparatus affixed to a movable beam or bridge.

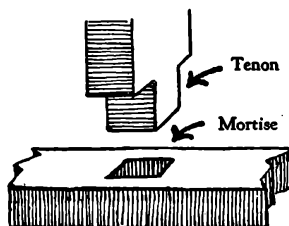
**Laminated.** Consisting of, or arranged in, layers or thin plates, one upon the other.

**Lintel.** A horizontal member spanning an opening, as a doorway of a building, to carry a superstructure.

**Malleable.** Capable of being extended or shaped by beating with a hammer or by pressure, such as gold, silver, copper. Cast iron and hard steel are not malleable.

**Mandrel.** A piece of steel, usually long and narrow, having cross-sections, used as a core for holding material to be worked on.

**Mortise.** A cavity or hole cut in a piece of timber into which a corre-

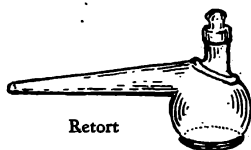


spondingly shaped piece, called a *tenon*, is securely fitted.

*Mullion*. A slender bar forming a division between lights of windows, screens, etc.

*Newel*. The upright post, or the upright made of the inner or smaller ends of the steps, about which the steps of a circular staircase wind.

*Retort*. A vessel, so named from its bent shape, in which substances are subjected to distillation or decomposition by heat; usually made of glass or fire clay.



*Template*. A short piece placed in a wall under a girder or beam to distribute the weight or pressure.

*Tensile*. Of or pertaining to tension, as tensile strength, which is the greatest longitudinal stress a substance can bear without tearing asunder.

*Turbine*. A rotary motor actuated by the reaction, impulse, or both, of a current of water under pressure, or steam.

*Wrought iron*. The purest form of iron; tough, malleable, and ductile.

## ASSIGNMENT 77

### Brief-Form Speed Letters

538. Gentlemen: On February 28 we sent to you, on memoran-

dum, two cutters, to be given a<sup>1</sup> trial at your plant. We have received no word from you in answer to our letters of February 28<sup>2</sup> and March 28 regarding these cutters.

In our letters to you we requested a frank expression as to<sup>3</sup> whether or not you are interested in these cutting machines. However, we have received no orders from you<sup>4</sup> and no correspondence indicating your interest.

We must, therefore, again request that you either write us<sup>5</sup> by return mail or make arrangements to return our machines, which we have not as yet invoiced to you. Yours truly,<sup>6</sup>

539. Dear Sir: We have authorized the Associated Indiana Truck Lines to pick up the portable air<sup>7</sup> compressor at your plant and ship it to our shop.

This will be your authority to give the company the air<sup>8</sup> compressor for shipment. Yours very truly,

540. Dear Sir: Thank you for your letter of November 12 addressed to our branch<sup>9</sup> office at Memphis.

We regret that we do not manufacture any type of metal roofing, and are not in<sup>10</sup> a position, therefore, to give you the information that you desire.

We are requesting our Nashville<sup>11</sup> representatives, the R. H. Young Company, to get in touch with you. It is possible that they may handle this type<sup>12</sup> of material and will be able to serve you. Yours very truly,

541. Dear Mr. Henry: Confirming our<sup>13</sup> telephone conversation of May 21, we wish you to make a complete survey of our 10-inch pipe line.

In<sup>14</sup> this survey we wish you to show cross-sections, elevations, and the location of all valves. This survey must be<sup>15</sup> in the Denver office not later than July 2. Very truly yours, (313)

### Speed Builder 77

#### Vocabulary Preview

*Handwritten cursive text:*  
 4 - 1000  
 2 - 1000  
 10 - 1000  
 1 - 1000  
 4 - 1000  
 563

542. Dear Sir: On November 22, we installed in your home one of

our portable recording test meters to<sup>1</sup> check the accuracy of the meter that you have been using in your home. This installation was in compliance<sup>2</sup> with the request that you made to our representative, Mr. Anderson.

During the 73-hour<sup>3</sup> period of this test, 563 cubic feet of gas were consumed, or 7.6 cubic feet<sup>4</sup> per hour. This, when multiplied by 24, to get the daily consumption, and again by 30, to get the<sup>5</sup> monthly consumption, shows that, at the same rate, the consumption for one month would amount to 5,460<sup>6</sup> cubic feet.

This is 600 feet less than the last bill rendered you, which was for service between October<sup>7</sup> 3 and November 4. We always find, however, in conducting these tests that the subscribers economize<sup>8</sup> with the service.

Since the installation of the automatic water heater in your home, which was<sup>9</sup> approximately two and one-half months ago, your average monthly consumption has been 5,600 feet.<sup>10</sup> During the twelve months previous to that, your average consumption was 3,616 feet. This<sup>11</sup> is an increase of approximately 2,000 feet a month, which, when expressed in money, amounts to about<sup>12</sup> \$2. This is the normal increase after the installa-

tion of an automatic water heater, and<sup>13</sup> merely expresses the cost of this convenient service.

You no doubt will be able to decrease this figure<sup>14</sup> somewhat, for I am sure that after you get acquainted with this modern convenience your demand on it will not be<sup>15</sup> so great.

If there is any further information that you might desire, or any points on which you are not<sup>16</sup> entirely clear, I shall be glad to go over the matter with you. Yours very truly,

543. Dear Sir: At the last call of<sup>17</sup> our meter reader, you expressed the opinion that the rate that is being applied to your account is<sup>18</sup> entirely too high. I am glad of the opportunity of explaining rate structure to you, as I believe it will<sup>19</sup> give you a clearer conception of the various rates that are in effect.

The rate applied to customers in<sup>20</sup> any territory is constructed so that the return in revenue is great enough to justify the<sup>21</sup> expenditure in giving service. By this I mean that the cost of mains, services, and meters is taken<sup>22</sup> into consideration, and then a rate is set that will afford the company a fair return on its<sup>23</sup> investment. This is a policy used in all business. If the service does not afford

a fair return on the<sup>24</sup> investment, there is really no justification in extending the service into any territory.<sup>25</sup>

It was for this reason that the service-charge rate was adopted by our company, the rate being known as the<sup>26</sup> two-part rate—a service charge with an output charge added. In the past, it was customary for a public<sup>27</sup> utility to set the first 2,000 or 3,000 cubic feet at a high rate. The rate was usually<sup>28</sup> \$1.75 a thousand.

The rate that is now being applied to your account is \$1<sup>29</sup> for service charge, \$1.25 a thousand for the first 2,000 cubic feet, and \$1 a<sup>30</sup> thousand for anything in excess of this. You can readily see from the above that the service-charge rate is<sup>31</sup> \$1.25 a thousand for the first 2,000 cubic feet. If we were to do away with the<sup>32</sup> service-charge rate and go back to the old rate, the first 2,000 cubic feet would cost \$1.75.<sup>33</sup>

I believe that you will agree with me that the cost of rendering you service in a suburban<sup>34</sup> territory is higher than it is in the city. Our meter reading and collection costs are tripled in the<sup>35</sup> suburbs.

I believe that if I could talk with you personally in my office, and compare your rate with any rate<sup>36</sup> in the city that is comparable, you

would be convinced that the difference in cost is not so great as you<sup>37</sup> have been led to think.

I should like to call at any time that is convenient to you. Yours very truly, (759)

## ASSIGNMENT 78

## Brief-Form Speed Letters

544. Gentlemen: As a matter of convenience to you in making your payments and having your tractor serviced when<sup>1</sup> necessary, we have assigned your contract, on which there is a balance of \$300, to the Allen<sup>2</sup> Company, located at 816 South 14th Street, of your city.

We shall, therefore, appreciate<sup>3</sup> it if you will make all your future payments direct to the Allen Company; also call on them for any<sup>4</sup> service or other matters concerning your tractor. We feel confident that this arrangement will be satisfactory<sup>5</sup> to you, as the Allen Company's shop is centrally located and better equipped to take care of<sup>6</sup> contract accounts than is our company.

Please sign the enclosed acknowledgment and return it to us.  
Yours truly,

545. Gentlemen: If we could show you how you may save the

hundreds of dollars that you are now wasting yearly in your<sup>8</sup> plant through inefficient washing equipment, would you be interested?

Thousands of Bradley fountains, installed in<sup>9</sup> the leading industrial plants, are saving large sums of money annually for these companies. Bradley<sup>10</sup> fountain economies include a saving of 25 per cent in fountain space. They reduce maintenance costs and<sup>11</sup> janitor labor, and actually save from 70 to 80 per cent in water consumption.

We shall<sup>12</sup> be pleased to send you literature describing the savings that can be made in your plant through a Bradley<sup>13</sup> installation. Yours truly, (264)

## Speed Builder 78

## Vocabulary Preview

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 ۱۱۳  
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546. Dear Mr. Anderson: I have your letter requesting a division of the 80-acre tract near Tulsa,<sup>1</sup> Oklahoma.

It is not quite so easy to divide the 80 acres as one might think. The south 40 is<sup>2</sup> the tract on which is located the Ardmore well, which is producing a very small amount of oil, as you no<sup>3</sup> doubt know from the size of your monthly check. The production is constantly diminishing, so I anticipate<sup>4</sup> that the well will be abandoned in the near future.

All the rigs, except two in the southeast corner, have been<sup>5</sup> removed. I believe, however, that it would be fair to continue dividing the royalty from oil produced on<sup>6</sup> all wells heretofore drilled. A purchaser would probably want all the right, title, and interest in and to the<sup>7</sup> surface of the land, as well as all the right, title, and interest in and to the mineral rights, whatever<sup>8</sup> they might be.

The oil company, of course, has a slush pond for each well, and while they have removed the derricks, they have<sup>9</sup> not removed all the pipe lines, nor have they filled the slush ponds as required by their lease. Yours very truly,

547. Dear Sir: We<sup>10</sup> greatly appreciate the courteous treatment

recently shown our representative, Mr. R. J. Ryan.<sup>11</sup>

At his request, we are sending you catalogue No. 204, illustrating our complete line of warm<sup>12</sup>-air heating furnaces and room heaters, with special net prices effective August 1, applying to all goods<sup>13</sup> shown therein, based on delivery f. o. b. cars Decatur. Terms: net 60 days, 2 per cent 30 days.

Our<sup>14</sup> engineering department is at your service, free of charge, in making up working drawings for furnace and<sup>15</sup> fittings. If we can serve you in that direction, please send us blue prints of the building to be heated. If blue prints are<sup>16</sup> not available, please send a pencil sketch, using the enclosed blanks for that purpose. On receipt of the desired<sup>17</sup> information we shall be glad to prepare for you, without cost, a complete working drawing, with specifications<sup>18</sup> and prices for the furnace and fittings necessary to heat the structure properly and economically.<sup>19</sup>

Our furnaces are made in Decatur, from the best possible materials, by high-class mechanics.<sup>20</sup> The furnaces are exceptionally strong and heavy, built to withstand hard and constant usage. They have the<sup>21</sup> largest heat-radiating capacity, and are the



most economical in the use of fuel, of any<sup>22</sup> warm-air heating device on the market.

We assure you that both our representative and ourselves wish to<sup>23</sup> render you the best possible service. Yours very truly,

548. Dear Sir: Today's tenants demand better and more modern<sup>24</sup> plumbing fixtures. For this reason, buildings with old-fashioned fixtures cannot possibly command the same rentals as<sup>25</sup> those with the latest type of Standard plumbing fixtures, in white or color.

You may not know that our time-payment plan<sup>26</sup> enables you to modernize the plumbing fixtures in your buildings for a small down payment, with equally small<sup>27</sup> monthly payments. This plan actually enables you to finance the cost of your improvements out of the<sup>28</sup> current income from your property.

We shall be glad to estimate the cost of replacing one or all of the<sup>29</sup> plumbing fixtures in your buildings. You will be amazed to learn how easily the entire transaction may be handled,<sup>30</sup> and how small the monthly output actually is on these worth-while improvements.

Why not come in to discuss the<sup>31</sup> matter and see our new plumbing fixtures? Yours very truly, (631)

## ASSIGNMENT 79

### Brief-Form Speed Letters

549. Dear Sir: If you are at all interested in paints and paintings, we suggest a reading of the enclosed booklet, "Paint<sup>1</sup> Queries." In it are explained, in a clear and concise way, some matters about paints that are not generally<sup>2</sup> understood.

We are also enclosing a miniature facsimile of our five-year guarantee, which is really<sup>3</sup> an insurance on the paint used on the building. The fact that we guarantee Sun-Proof paint to<sup>4</sup> wear well for five years proves our faith in it, and is an assurance of its quality to the property owner.

Sun-Proof costs<sup>5</sup> little or no more than ordinary paints. When its great covering capacity is fully considered, it is<sup>6</sup> found to be the most economical paint that can be bought. One gallon of Sun-Proof paint will cover<sup>7</sup> 330 square feet, two coats, on an average surface.

It is well to remember that the chief expense in connection<sup>8</sup> with painting is the labor. It costs as much to apply a poor paint as a good paint, while the latter will last<sup>9</sup> two or three times as long as the former.

The enclosed advertising matter carries the name of our distribu-

tor<sup>10</sup> in your community. We sincerely hope you will give Sun-Proof a trial. Yours very truly,

550. Dear Sir:<sup>11</sup> Mr. Taylor has recently sent us a record showing the boilers we have at the various plants.

In the<sup>12</sup> future, when any boilers are changed, or any boiler equipment transferred from one plant to another, please<sup>13</sup> notify Mr. Taylor immediately so that he can correct our insurance. Yours truly,

551. Gentlemen: We thank<sup>14</sup> you for your check of February 17, amounting to \$35.20.

We note, however,<sup>15</sup> that through some error you have deducted the amount of the express, \$4.36. We are, therefore<sup>16</sup> returning the check, and ask that you either send us a corrected check for the full amount or an<sup>17</sup> additional check for the balance. Very truly yours,  
(343) *Wm.*

**Speed Builder 79**

**Vocabulary Preview**

The New York

552. Gentlemen: Your new plant, which we understand is to be built sometime within the next year, will no doubt include<sup>1</sup> material-handling equipment. Conveying machinery needs no introduction to manufacturers, as<sup>2</sup> it has met the needs and requirements of production problems for many years.

Our products have stood the supreme test<sup>3</sup> of efficiency in all types of production plants. In the southern states we have supplied many large creameries<sup>4</sup> with material-handling systems that have met the rigid requirements of sanitation at a minimum<sup>5</sup> expense of upkeep. Two examples of widely different types of conveyor systems that we have installed are<sup>6</sup> those of the McLean Creamery and the Willow plant, in this city.

Our engineering department has worked out<sup>7</sup> many problems of material-handling systems and has behind it many years of experience.<sup>8</sup> Every problem is solved to meet the individual requirements of the plant.

We are in a position to serve<sup>9</sup> you promptly, and are glad to send, without any cost to you, an experienced engineer to assist you in<sup>10</sup> planning your conveyor needs. Very truly yours,

553. Dear Sir: The New York

Central Railroad complains that at Terrace Hill<sup>11</sup> we are dropping cars without a rider, and that these cars are allowed to hit other cars, thereby causing damage.<sup>12</sup>

I am told that both the conductor and the brakeman have brought this matter to the attention of our local<sup>13</sup> people at the pit, but without any results.

Please have instructions issued that will prevent a recurrence. Yours<sup>14</sup> truly,

554. Gentlemen: If you like a bargain—and who doesn't?—here is your opportunity.

Please look at the two<sup>15</sup> cabinets shown on pages 4 and 5 in the Sellers catalogue attached. These two patterns have been discontinued<sup>16</sup> in regular production, but we have a quantity of each on hand that were made from cuttings left over<sup>17</sup> after regular production was stopped.

Sellers has always believed in passing good things like this along—not just<sup>18</sup> to a few of the big dealers, but to all dealers, so you are just as welcome to participate in this<sup>19</sup> bargain as anyone else.

Please remember that these cabinets are not shop-worn, old merchandise. They are first class in<sup>20</sup> every respect.

Don't pass this letter by as just another solicitation by a manufac-

turer<sup>21</sup> who wants to get out from under the burden of old stock. We could easily sell the entire lot to three or four<sup>22</sup> big users, but we prefer that all our friends have a chance at it.

Use the special order blank enclosed. Act promptly,<sup>23</sup> for the stock is limited. Yours very truly,  
555. Gentlemen: Your Estate roller mower, which was sent to us for<sup>24</sup> reconditioning on your Purchase Order No. 1243, was received at our<sup>25</sup> factory today.

The mower has been delivered to our repair department with instructions that it be completely<sup>26</sup> reconditioned and returned to you at the earliest possible date.

You have our assurance there will<sup>27</sup> be no unnecessary delay in completing this work. Yours very truly,

556. Gentlemen: The copper market<sup>28</sup> is rather weak, with at least one custom smelter willing to book orders at 8½ cents Lincoln Valley.<sup>29</sup>

Our maximum offer for your trolley on the basis of today's market would be 7½ cents,<sup>30</sup> f. o. b. Duluth. Very truly yours, (607)

## ASSIGNMENT 80

### Brief-Form Speed Letters

557. Dear Mr. Wade: We are enclosing a time distribution sheet

for Mr. Roy Cole, which has not been made out<sup>1</sup> correctly. You have shown neither the job on which he has been employed nor the account to which his time is chargeable.<sup>2</sup>

We should appreciate your sending a corrected time distribution sheet to the Butte office as soon as<sup>3</sup> possible, so that we may close our May 31 pay roll, on which he will be carried. Very truly yours,

558. Dear Sir:<sup>4</sup> It doesn't have to snow to make people burn coal. During April it may not snow, but cold, disagreeable<sup>5</sup> weather is certain, and the demand for domestic coal will continue.

Coal bins are nearly empty, and the coal<sup>6</sup> merchant who makes it his business to follow up by telephone the customers on his books who have not bought coal<sup>7</sup> recently will find himself well rewarded with reorders.

Hundreds of people are wondering whether or not<sup>8</sup> they should order "another ton." All they need is a reminder telephone call and a suggestion from you.

Blue<sup>9</sup> Label coal is ideal for that extra-ton order. At no time have we ever quoted lower prices. The<sup>10</sup> bottom has been reached. Summer

prices are already here, and it will pay you to order your coal from us now. Its<sup>11</sup> high-heat value, quick burning, and low ash make Blue Label the best volatile coal produced in West Virginia<sup>12</sup>—an ideal coal for every purpose.

For your convenience we enclose a telegraph blank. We can make<sup>13</sup> immediate shipments. Wire us collect—today—for prices on your requirements. Very truly yours,

559. Dear Mr. Flynn:<sup>14</sup> Why do good collections win business?

Because a man who keeps an account paid up feels a certain satisfaction<sup>15</sup> in dealing with that concern. He feels that he is a privileged person, and always welcome. If he lets the<sup>16</sup> account lag, there is an irresistible temptation to go elsewhere for his materials until his bill<sup>17</sup> is paid.

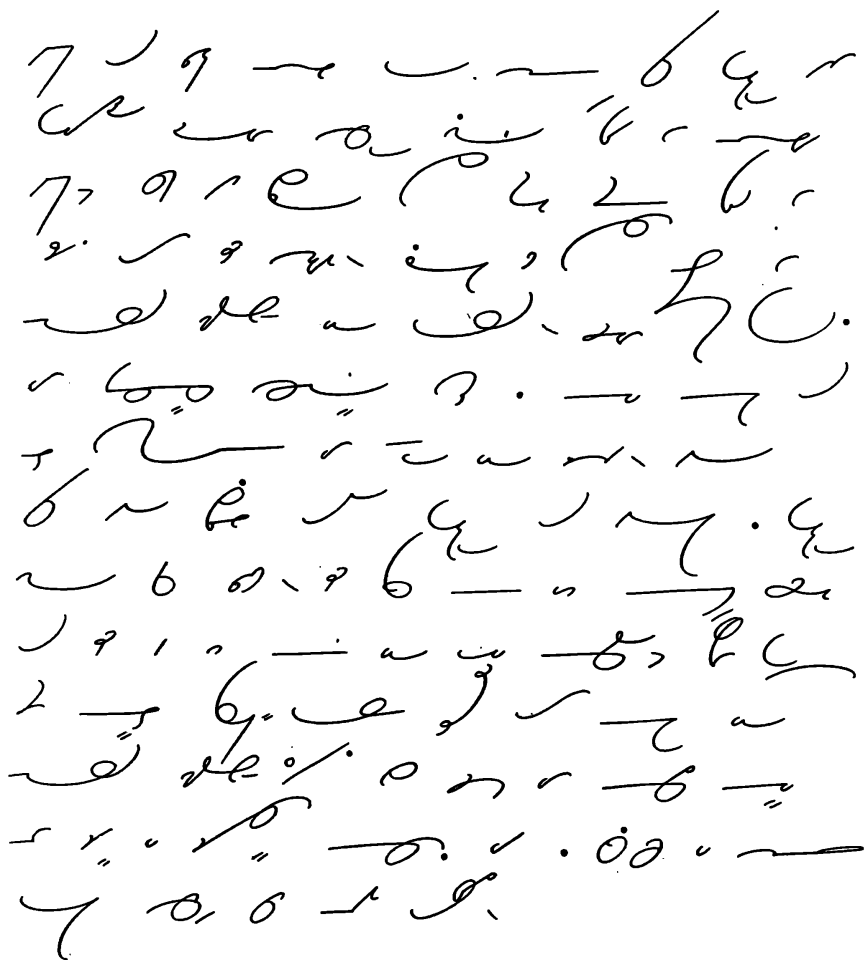
It's not only because we need the money that we ask you to send us a check today to cover those<sup>18</sup> back payments; it is because we want all your business, and we want you to feel confident that the same<sup>19</sup> privileges will be granted you in the future as we have allowed you on this account. Very truly yours, (399)

## Speed Builder 80

## 560. Our Inland Waterways

u to o - i o o .  
C h y r a g y  
G e h o i n r y  
P b u y p i d  
r s a e e l o  
r e d g r r y  
L i o y i o  
h b j i n i l  
e r c u d e y  
o i n y i g l  
e o o l z n n r r  
m b ( b i . y e )  
j h d m ( d ) p ( ) r b  
r y . y e , ( d i i )  
n k i e e l w y o r  
m s k u v ) p o r  
m r b i p o y

Handwritten notes in cursive script, likely representing musical notation or a personal journal entry. The text is dense and spans multiple lines.



561. Ernestine Schumann-  
Heink

"The world will yet speak of this child of yours." The child, of whom these prophetic words were spoken, was none other than<sup>1</sup>

Ernestine Roessler, known the world over as Schumann-Heink.

Born the daughter of an impetuous officer in<sup>2</sup> the Austrian army, little Ernestine's life was largely a matter of moving from

one regimental post<sup>3</sup> to another. Regular attendance at school under such conditions was difficult, and the family's<sup>4</sup> straitened circumstances often interfered. Haphazard as her schooling was, Ernestine, like all children of army<sup>5</sup> officers, was well drilled in the routine of court etiquette. Many times in later life she had occasion to<sup>6</sup> be grateful for this rigid training, for in giving command performances before kings and emperors she was<sup>7</sup> frequently the only one in the company who knew exactly what to do and what not to do.

Even with<sup>8</sup> the most rigid economy, it was hard to make ends meet, and downright hunger was no unusual<sup>9</sup> experience for Tini, as she was affectionately called by her family. As the oldest child, Ernestine soon<sup>10</sup> developed a certain natural independence and self-reliance, which often led her to strange measures for<sup>11</sup> appeasing her healthy young appetite. On several occasions, playing truant from the convent school she was<sup>12</sup> attending, she performed the most menial tasks for a circus troupe, in return for which she shared generously<sup>13</sup> in the company fare. Happy, and for once in her life not hungry, Ernestine grew to love these circus folk and<sup>14</sup> they her.

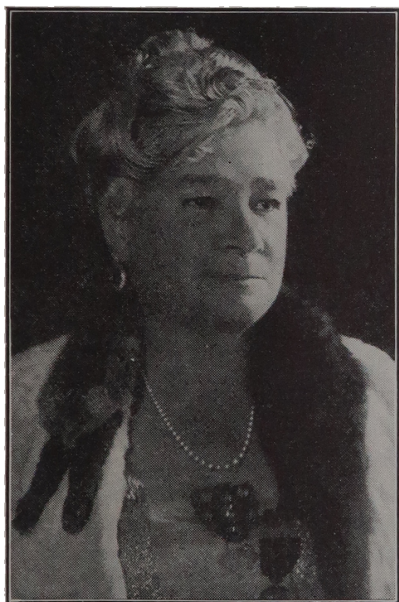
Seeing her grit they soon allowed her to take part in the less dangerous acts. Alas! Reports of her<sup>15</sup> adventures reached her father, and her circus days came to an ignominious and tearful end.

Had not parental<sup>16</sup> authority thus terminated this adventure, her father's transfer to Prague, which occurred soon after, would have<sup>17</sup> done so. Perhaps it was just as well, for in Prague, Ernestine had the good fortune to attend the Ursuline<sup>18</sup> Convent School and there, in teaching the Mass, the Mother Superior recognized that the child had a truly marvelous<sup>19</sup> contralto voice of unusual range in one so young.

But how could she be given the proper training?<sup>20</sup> Beautiful as was her voice, it required training, and they were so desperately poor. Furthermore, her father was<sup>21</sup> deeply prejudiced against the theater and "play-acting," as he called it, of any kind. Where there is a will, though,<sup>22</sup> there is always a way, and from this time on, Ernestine, aided by her mother, who was herself a singer of<sup>23</sup> no little ability, left no stone unturned. Fortunately, their lot was cast among kind and generous<sup>24</sup> people, who recognized the child's natural abilities and gladly contributed, as their means allowed, to



her<sup>25</sup> musical and dramatic education. In spite of the many kindnesses of these friends, the struggle with<sup>26</sup> poverty was unceasing. Indeed, more than once, when her mother was ill and craved for some



ERNESTINE SCHUMANN-HEINK

delicacy, Tini would<sup>27</sup> dance and sing for the neighboring storekeeper in return for the coveted titbit.

In this way, the singing<sup>28</sup> lessons went on for three years, at the end of which Ernestine made her first professional appearance. Soon

after this<sup>29</sup> momentous occasion, it was her good fortune to be heard by two prominent singers from the Imperial<sup>30</sup> Opera in Vienna, which resulted in an appointment to sing before the director in Vienna.<sup>31</sup> In spite of the readily conceded beauty of her voice, her extreme youth—she was scarcely fifteen—and her ill<sup>32</sup>-dressed and obviously undernourished appearance dashed her glowing hopes to the ground.

It was a sadly disheartened<sup>33</sup> girl who returned home to hear her father's edict that forthwith she must give up her foolish notions and prepare<sup>34</sup> to be a teacher—in his opinion a far more suitable occupation for a girl. But her mother and<sup>35</sup> teachers closed their ears to any such procedure and the singing lessons continued. Another opportunity<sup>36</sup> came her way before long as a result of the apparently unsuccessful Vienna experience.<sup>37</sup> Rumors of the youthful contralto had reached the casting director of the Royal Dresden Opera, ever<sup>38</sup> on the alert for young and promising talent. (769)



#### 562. Ernestine Schumann-Heink (*Continued*)

With the disastrous Vienna experience still rankling in her mind,

Ernestine determined to make a<sup>1</sup> suitable appearance this time, and with money borrowed for the purpose, provided herself with an adequate<sup>2</sup> wardrobe. Success she was determined to have, and success she did have, for the tryout resulted then and there in a<sup>3</sup> contract for her appearance in the fall when the opera season opened. Although her début was most successful,<sup>4</sup> she was still young, and for a long time had to be content to be merely a "utility singer."

The<sup>5</sup> Dresden opera days, however, came suddenly to an end with her marriage to Heink, the secretary of the opera<sup>6</sup> company, an act that cost both of them their positions, for young singers were forbidden to marry without<sup>7</sup> the consent of the director. To Hamburg, therefore, they came, to suffer the consequences of their rash act, for<sup>8</sup> they had no income other than the inadequate pay the young husband earned from clerical work and the rare sums<sup>9</sup> the bride received singing minor rôles in the opera. Dark, indeed, were these times, brightened by an occasional<sup>10</sup> rift in the clouds, such as the priceless opportunity to sing the leading contralto rôle in the Brahms Rhapsody,<sup>11</sup> an important feature of the Hamburg music festival, Tini sharing with the com-

poser himself in<sup>12</sup> the tremendous ovation that followed.

Not until an engagement to sing one summer at the Kroll Theater<sup>13</sup> in Berlin, the Mecca of all the great singers, had any substantial progress been made in the advancement of<sup>14</sup> her career. But now her foot was at least on the bottom round, though years of weary struggle and hard study<sup>15</sup> necessarily followed before the ladder was scaled and fame and fortune were hers. At this time, she met Paul Schumann, a<sup>16</sup> young actor, who became her second husband. Henceforth, good rôles in the opera in winter, return engagements<sup>17</sup> to Kroll in the summer, an ever-widening circle of influential friends, and comparative freedom from<sup>18</sup> financial worries were the order of the day. Meantime, Destiny, in the person of Maurice Grau, manager<sup>19</sup> of the Metropolitan Opera House in New York, was slowly but inevitably steering her course<sup>20</sup> toward America.

The American début took place in Chicago, on November 7, 1898,<sup>21</sup> before an audience that waited breathlessly to hear the new contralto whose fame had already<sup>22</sup> crossed the sea. Unparalleled success crowned her efforts that night, to be duplicated a few weeks later at the<sup>23</sup> Metropolitan Opera House

in New York, where in the years that followed she attained and held, unassailed, the<sup>24</sup> position of the world's greatest contralto.

Fame and fortune, however, are no insurance for unalloyed<sup>25</sup> happiness, for in the progress of the years that tragic one—1914—invariably came along.<sup>26</sup> One son, her oldest, gave his life for his Fatherland. She herself, Austrian born, but long since a loyal<sup>27</sup> American citizen, had by 1917 successively bade her four remaining sons an anguished<sup>28</sup> farewell as one by one they enlisted in the service of America. Some outlet

for her anxiety<sup>29</sup> was found in the soldiers' camps. She traveled back and forth across the continent, bringing cheer and comfort to the sick<sup>30</sup> and the wounded, known to them all as Mother Schumann-Heink. After celebrating her Golden Jubilee, she<sup>31</sup> expressed the hope to march on "booted and spurred" to the end of her days as befitted a soldier's daughter and the<sup>32</sup> Mother of the American Legion. (646)—*Adapted by Harriet P. Banker from "Schumann-Heink, the Last of the Titans," by Mary Lawton.*

## SPEED PROGRESSION TEST 8

### What Is Happiness?

(80 Words a Minute)

We once advised a successful business man, who thought he could find no time to have anything to do with the affairs<sup>1</sup> and woes of his fellow men during his business day, to go to the railroad station and look for someone to<sup>2</sup> help.

Just to show us that he thought our advice was no good, he went to the local railroad station convinced that<sup>3</sup> nothing could happen there that would make him any happier. He saw a poor woman

who had come from a country town<sup>4</sup>

(90 Words a Minute)

to meet her daughter. She had lost the paper containing her daughter's address and was silently weeping in a corner of<sup>1</sup> the station. Our business man managed to find her daughter's address in the telephone directory. He took the old lady and<sup>2</sup> her bags and put her in a taxi and went with her to her daughter's home. On the way he bought the old lady a few roses.<sup>3</sup> He deposited her, smiling, in her daughter's house and rushed to the

telephone to call us. "I feel like a human being at<sup>4</sup>

(100 Words a Minute)  
last," he confessed, as he told us the story over the telephone.

Since then he has become one of the directors of a boys' club in his<sup>1</sup> town and is also a member of several welfare and civic organizations.

What is happiness? It is not a thing that can be<sup>2</sup> defined. Happiness is a quality and an attribute of the good life. If we want to know what happiness is, we must seek it. We must<sup>3</sup> not look for it, however, as if it were a pot of gold at the end of the rainbow. We must search for it daily among human beings.<sup>4</sup>

(110 Words a Minute)  
Nearly every human being is looking for happiness. Nevertheless, if you observe a really happy man you will find him building a<sup>1</sup> boat, or writing a story, or educating his son, or growing flowers in his garden. He will not be searching for happiness. He will not be striving<sup>2</sup> for it as a goal in itself. He will have become aware that

he is happy because he is living twenty-four full hours every day. To find<sup>3</sup> happiness we must seek for it outside ourselves. If you live only for yourself you are always in immediate danger of being bored to death with the<sup>4</sup>

(120 Words a Minute)  
repetition of your own views and interests.

There are so many who need our help and encouraging words that it is easy for us to forget our own troubles if we<sup>1</sup> will but become genuinely interested in helping others. Experience has shown that time solves many problems, and much useless worrying would be avoided<sup>2</sup> if people would forget their own problems and help others.

After all, life is what we make it. Our message to you is this: Make the most of your life. Love work because it is<sup>3</sup> useful to mankind. Live for the common good. Have high standards in every direction. Know men for the best there is in them. Look deeply into life and ponder its meaning.<sup>4</sup> X

## APPENDIX

### A Systematic Speed Course for Advanced Writers

By CHARLES LEE SWEM

Official Reporter, Supreme Court, State of New York

"How do you go about the acquiring of speed in shorthand?" is a question that, if asked once of the speed writer, is asked a thousand times. The reply variously heard is work, practice, knowledge of system, or vocabulary, depending upon the viewpoint of the one replying. The reply may be given in all sincerity, for there is no doubt that all these factors play vital parts in the acquisition of speed, but I am convinced that this is not what is wanted when the question is asked. The student has heard all this in the classroom. If he possess but ordinary intelligence, he should know that he cannot learn to write shorthand fast without a thorough knowledge of his system, or without a vocabulary, or without practice. That is not new to him. What he wants, I feel, is a program. When a housewife asks for a recipe for a cake she does not expect to be told that she must use eggs and flour and butter; what she desires is the proportion in which these ingredients are to be mixed.

Therefore, convinced that what the ambitious student who has finished school and aspires to speed writing desires and needs, more than anything else, is the correct proportion of the necessary ingredients, I am going to attempt to lay out a shorthand course, one which, I believe, if followed conscientiously, will be productive of both speed and accuracy. It is not given in a dogmatic mood, but advanced as a suggestion, subject to modification to meet the individual needs and time of the reader.

I am starting out with the assumption that the reader has completed a shorthand course in high school or business college, which means that, in order for him to graduate, he has written at the rate of 80 to 100 words a minute. He can, perhaps, write at that speed still—it is safe to say that on the dictation common to his line of work he can do better now, but it is my experience that, while he may improve in his particular line, he will have retrograded on any other material, such as straight lit-

erary matter, a sermon, a speech, or an essay. He is not called upon to take that sort of matter, with the result that his shorthand vocabulary is sadly deficient. But since any practical employment that he may make of increased speed will necessarily be upon straight matter or testimony—the taking of a speech or the reporting of a witness on the stand—it is important that he commence to build a vocabulary and acquire his speed with this end in view.

I am assuming, too, that you, the reader, are employed during the day and that your ambition to acquire reporting speed must be accomplished during your leisure hours—at night chiefly. You may have other interests that take up a portion of your spare time, so I am going to set out a minimum program. If your time and duties permit, you may go beyond the time of this program, but if you are in earnest in your ambition, do not go below it!

To begin with, I would suggest an hour a day for five days a week, with two extra hours thrown in some time during that period—in all, seven hours a week. Not very much, is it?—but I think sufficient for the purpose. You may arrange the time as you please, taking the seven hours in five successive days

or with one or two intermissions, but do not attempt to crowd them all into one day, or into two or three. Do not at any time go longer than two days without writing shorthand. A most important factor in acquiring speed is a persistent, day-after-day hammering upon the subject. I would suggest one hour each on Monday, Wednesday, and Friday, with two-hour periods on Tuesday and Thursday—leaving Saturday and Sunday as holidays. At least one holiday a week is absolutely necessary for recuperative purposes.

*You'll Need a Dictator.* Perhaps your greatest problem will be to secure the necessary dictation, for shorthand speed *cannot* be acquired without proper dictation. There is nothing that will take the place of it.

If you have a radio—and who hasn't nowadays?—that may serve as your dictator later on, but for the first few months you will require a dictator more flexible and controllable than the radio. With two of you working together, you can dictate one to the other, but if you are practicing alone, it is necessary that you prevail upon somebody to spend at least a half hour a day reading to you. Almost anybody can read up to 150 words a minute. A school boy or girl might

be secured to do this much dictating. This will undoubtedly be the greatest problem you have to meet, but it is not an insurmountable one.

With that solved, let us go on with the program. Here is the way a typical hour's work can be arranged:

*An Hour's Program.* First, open your Manual and, commencing at the very beginning, spend fifteen minutes in reading carefully each rule and practicing as many outlines as you can during this period, eventually writing through the Manual once or twice or three times by this method. This will serve a double purpose—it will provide a review of the system and a warming-up process for the hand.

Then a piece of material—a speech, a newspaper editorial, or an article—of approximately five minutes' duration, should be chosen and dictated to you at the highest speed at which you can write.

You may not know at first what your maximum speed is, but you will soon learn. Suppose you find that the fastest you can write is 100 words a minute; then every new article that you write should be dictated the first time at that speed. As your speed increases, the first

reading of every article should be increased, likewise. Make every effort to get it down.

It will be hard at first—taking a new article and writing it at a speed at which you must exert yourself—but write it that first time as if your life depended upon it. Acquire the habit of “getting it” the first time. Never mind your notes (just so they are kept within reasonable bounds) and do not bother about phrasing or anything else. Just get it down some way or another.

Then read it. Check off every word that you have written incorrectly, and practice it in the margin or on another piece of paper. Correct every phrase and make all the necessary improvements in your notes that occur to you at the moment.

Now, with these corrections made and practiced, take this same piece of matter over again, but at a *very slow* speed—at such a speed that you can make practically perfect notes, with all your corrections observed and incorporated. You may read it over again and make new corrections if you desire, but it is not necessary that you read it this time, for you are going to write it again. As a matter of fact, you are going to practice on this piece of material for the rest of

the hour, increasing the speed each time until you have got it up to the speed at which you took it at first—but with this difference, you have much better notes than you made on the first attempt.

After you have written it two or three times, you will probably be able to take it even above the speed of the first attempt. And then the hour will in all likelihood be up.

I would count upon writing the take at least four times, including the first attempt—the first time, as stated, at your top speed, then a drop down to an easy speed, then a climbing-up process after you have corrected the errors of the first attempt.

This should be your program for one hour, five nights a week.

*An Extra Two Hours' Work.* The two extra hours that you are going to crowd in some time during the week should each be divided in this manner: One half hour given to practicing new phrases and expedients from books like "Gregg Reporting Shortcuts" and "The Stenographic Expert"; the other half hour spent in taking dictation on new matter and reading it back.

In this half hour you will do no repetition work; you will write each take but once, reading it back with the necessary corrections, of

course. During this period of thirty minutes, you will probably be able to write and read back two or three takes of new material, taking them at the highest speed at which you can make readable notes—not necessarily perfect notes, but notes that can be read fairly readily.

*Precision Practice.* Another item: Always reserve five minutes at the end of each period for precision practice. This consists of taking a plate of perfect notes, such as found in the *Gregg Writer* or in the books containing stories written in shorthand, and carefully re-writing the notes just above the shorthand outlines themselves. The object should be to duplicate as nearly as possible the printed outline. This is an invaluable method of inculcating the habit of writing shorthand accurately and in good proportion—a habit which you will find carries over even in speed work.

*After Your Speed Is 125 Words a Minute.* Your program should be carried out diligently until you are able to write 125 words a minute on your first attempt with not more than 18 (5 per cent) errors. Then you should vary your program to the following extent:

You have probably by this time written through the Manual once or twice, and, therefore, you can



cut off ten minutes from your Manual practice and devote fifty minutes of the hour to dictation, practicing much as you have been doing, with this exception—always write the take the first time at your top speed, but instead of dropping down to a very slow speed after you have corrected the outlines in reading back, take it now at only a slightly lesser speed—just sufficiently slow to make sure that you get it with good notes. You can also begin to cut down on the number of times that you rewrite the article, for the repetition work recommended at the beginning was for the purpose of teaching you ready application of the principles. By this time you must be fairly proficient in this respect and do not need so much repetition.

Your growing need now is for a vocabulary and coordination. This will be accomplished by a predominance given to new practice, repetition practice being shifted to the background. During this time do not forget the five minutes of precision practice at the end of every writing period. This practice will be valuable now, not only as a means of acquiring good writing habits, but will also counteract any tendency of speed to shatter your notes.

The goal toward which you are striving is to reach the point where you can take new matter at your top speed and write it as well as you would after taking it two or three times. Of course, no matter how much skill you may eventually acquire, you will occasionally “flunk” an outline or a phrase. In reading it back you will correct it, but the fact that you wrote it incorrectly the first time should be no cause for worry. It is done by everybody. Your aim should be simply to bring these errors down to a minimum.

*At the 150-Word Stage.* When you have reached the speed of 150 words a minute, then, I think, you can quit repetition practice altogether and commence to write everything but once only, and that at your best speed. No matter how fast you learn to write, do not fail, in reading back, to correct any error in outline or phrase that you have made. This advice cannot be repeated too often. And always end your practice period with a five-minute precision session for perfect notes.

With this stage reached, you can now try your hand on the radio, the preacher, or the lecturer. Your sole object will be to secure practice on a wide variety of subjects, and you will find that your speed

will increase in direct ratio to the size and readiness of your vocabulary. It is understood, of course, that whatever you take in shorthand you will read back, or at least a great portion of it.

*Pushing Past 150.* After you have reached 150 words a minute, you will find that at times, no matter how much effort you put forth, you cannot raise your speed by so much as a single word. This is the point at which most writers become discouraged and quit, but be consoled by the thought that this is a very natural condition and not one characteristic of you alone.

Everybody meets this obstacle. It has been called by various names, but I prefer to think of it as a rut that we get into by doing a thing over and over again. It is a habit that we have acquired of exerting ourselves so much and no more, and one that must be broken. To correct it, you should take a piece of material and practice it over and over again, increasing the speed each time, but go much further in this respect than in your regular practice. Push the speed up to twice as fast as you can actually write it, and make an heroic effort to get something down for every

word. It will not be good shorthand that you write, but it will serve to jar your hand out of its habit of sluggishness.

Do not make a practice of this kind of writing, and do not attempt it before you reach 140 words a minute. After that, once a month or so it will not do your style any harm, but will stimulate both your hand and your writing faculties. But always end a session of this sort with a goodly amount of precision practice to offset the shattering tendencies of forced speed.

I believe that a high degree of speed in shorthand can be acquired by any normal student who is willing to spend the time and the effort in carrying out a consistent program. It may be monotonous work sometimes—the constant writing over and over again of similar matter—but the effort is not to be compared with the advantages to be derived.

Speed in shorthand opens the way to many opportunities that will never come to the average writer, and, besides, there is immense satisfaction in the knowledge that you are making the best of your implements and your opportunities.

## Shorthand As a Profession

LOUIS A. LESLIE, C. S. R.

It may come as a surprise to some to know that shorthand reporting is one of the most exclusive and remunerative professions in the United States. There are only about three thousand shorthand reporters in the country, and their average earnings are greater than those of the doctor or the lawyer.

If this is the case, why do we hear so little about the professional shorthand writer as distinguished from the office stenographer? Partly because there are so few professional shorthand reporters compared to the number of those engaged in any other profession, and partly because the shorthand profession is just emerging from its chrysalis. One of the first signs of this emergence is found in the establishment in at least three states of the degree of C. S. R., which stands for Certified Shorthand Reporter. This places the shorthand reporter on the same professional footing as the lawyer who has been admitted to the bar, or the accountant who has won his C. P. A. (Certified Public Accountant) degree. In two states

(Iowa and Colorado), no shorthand reporter may be appointed to serve as the official reporter of any court unless he holds the C. S. R. degree. In the state of New York, the degree is not yet necessary for official appointment.

Now that these three states have broken the ice, other states are expected to follow rapidly with the enactment of C. S. R. laws. The state shorthand reporters' associations in at least a dozen states are pushing a vigorous campaign in their respective state legislatures, and it will be only a matter of time until the C. S. R. degree is as generally and as justly recognized as the C. P. A. degree.

It is right that the state should license the shorthand reporter, because many times the interests of the litigant are as much at the mercy of the shorthand reporter as they are of the lawyer. The state owes it to the litigant to remove the appointment of official shorthand reporters from the field of politics. The only way to accomplish this end is by some such special requirement as the C. S. R. degree, which in time builds up a

body of competent shorthand reporters from whom appointments can be made.

The man or woman who becomes an expert shorthand writer need never want for assignments. As long as the Federal, state, county, and city courts are in operation, he or she can always be

assured of an opportunity to practice the dignified and lucrative profession of shorthand writing.

Many years ago Charles Currier Beale, a famous Boston shorthand reporter, wrote the following graphic description of the reporter's work, which has become a classic.

### The Silent Man

CHARLES CURRIER BEALE

Let me give you an idea of what is required of a court reporter.

The average rate of speaking that he must record word for word in his notebook is 150 words per minute. To be sure, this speed is sometimes slackened to 100, but often increased to 200, and this average speed must be kept up hour after hour under any and all conditions, with any and all kinds of language.

The words of the English language as used in ordinary speech will average at least five letters to a word. These five letters in the ordinary longhand will require at least twenty distinct motions of the pen. The useful art of shorthand has condensed this to an average of three movements to a word. In other words, in order to write legible shorthand at the rate

of 150 words per minute the writer must skillfully execute certain characters requiring 450 distinct movements of the pen to a minute, and must keep up this speed hour after hour, if need be. Often a whole day's work will consist of unbroken testimony.

Those unfamiliar with our duties say the pay we receive is exorbitant because we are actually working in court only five and one-half hours. True, but in those five and one-half hours very often there is no rest for the stenographer, and if we take the trouble to perform a simple act of multiplication we find his flying fingers have recorded in that short day of apparently easy work a total of 50,000 words, involving 150,000 distinct movements of the pen. The fabled labors of Hercules sink

into insignificance as compared with what he has accomplished. Every day he sets down an amount of matter equal to a respectable-sized novel. If the characters were in one continuous line, it would reach from the farthest point of Cape Cod to the most distant of the Berkshire Hills, and span the whole of this good old commonwealth with the mystic symbols of the silent scribe.

No one human being could speak the words he must unceasingly and uncomplainingly write. A palsied tongue and a paralyzed throat would end the speaker's efforts in a few days or weeks, yet the hand of the ready writer toils on, guided by an intelligent brain, and supplemented by an ear that must hear and recognize each and every utterance, whether it be the burr of the Scotchman, the brogue of the Irishman, the lisp of the Welshman, the broad accent of the Englishman, or the nasal drawl of our own New England.

The broken speech of the Russian Jew, the liquid patois of the swarthy son of sunny Italy, the guttural growl of the German, and the mincing tongue of the Frenchman, all mingle in one ever-changing lingual potpourri that puzzles alike the judge, the lawyers, and the listeners, but that the stenog-

rapher must get whether or not.

The loquacious native of the Emerald Isle is checked in his torrent of words by the remark from the judge, "The witness talks so fast the Court cannot understand him; will the stenographer please read the answer?" or the sunburned daughter of the Mediterranean, who amply makes up in rapidity of utterance for her imperfect knowledge of our vernacular, fails to make herself understood by counsel, who turn nonchalantly to the silent worker, and say, "Mr. Reporter, will you kindly read what the witness said?"

But enough of this side of the picture. There is another view I wish to present to you, another Herculean labor, skillfully performed and scantily recompensed, which awaits the silent man at the end of his day's work in court—the transcription of his notes. Fortunately, not all that goes down in those never-ending notebooks has to be rewritten for the eye of the judge or the lawyers. There is an end to the endurance even of stenographers, and I fear that no human being with human nerves and human need for sleep and rest could cope with that task. But a fairly generous portion has to be transcribed, and again the tired fingers must fly in swift staccato

until the work is accomplished.

Most of this work must, of necessity, be done at night, by the incandescent brilliance of the electric light. Far into the night must the click of the typewriter keys and the drone of the dictator extend. The judge and the lawyers, the witnesses and the spectators, can go to their homes and enjoy the quiet of their firesides or that recreation of mind that is equally beneficial to the body, but the stenographer must work though nerves throb and pulses flag, though tired eyes will close rebelliously, and the faithful hands almost refuse to do the bidding of the exhausted brain. And yet good lawyers have been known to say that our prices are exorbitant. But it is the price of blood! It is the giving of one's vitality, both of mind and body, of a mind and a body trained and educated to a point beyond which danger lies.

And what a training and what an education! The whole range of the sciences is comprised in the knowledge that a good court stenographer must acquire. Today, comes the skilled physician with his expert testimony and his learned disquisitions upon hystero-neurasthenia and cerebrospinal

meningitis, ransacking the dead past of Rome and Greece for terms to fit modern ailments and *fin-de-siècle* surgery. Tomorrow, the electrician, with his talk of mysterious elements and forces, his microfarads and his electrostatics. Again, the mechanical expert, glibly describing the complicated construction and workings of appliances and instruments whose very names are familiar only to the initiated.

Add to a knowledge of these various subjects, sufficient at least to recognize their nomenclature, a fair knowledge of the classics, a familiarity with the most important modern languages, a fair amount of legal learning, a reading wide enough to recognize a quotation and assign it to its source, whether it be Shakespeare, Browning, the Bible, or the Zend-Avesta, a perfect knowledge of geography, a modicum of history, a fluency with figures and an absolute command of the intricacies of English speech—spelling, punctuation, and grammar—and you have the foundation of a stenographic career, on which ten or twenty years' active practice of your profession will perhaps enable you to build the superstructure of success.

# THE USE OF THE COMMA

By E. LILLIAN HUTCHINSON

The following brief rules governing the comma will aid the student in mastering the correct use of this, the most troublesome of all the marks of punctuation.

1. Before the conjunction in a coordinate sentence when two distinct statements are joined.

*Example:* The teacher asked the student to transcribe his notes, but he failed to do so.

2. To set off non-restrictive clauses (clauses that add descriptive facts about the antecedent but that could be omitted without changing the meaning of the main clause).

*Example:* His brother, who was his best friend, stayed by him.

**NOTE:** The comma is not used in restrictive clauses.

*Example:* Everyone who holds such an office is responsible.

3. To set off an introductory dependent clause.

*Example:* If you are ready, we shall start the next lesson.

**NOTE:** When the dependent clause follows the main clause, no comma is needed.

*Example:* We shall start the next lesson if you are ready.

4. To set off adverbial clauses introduced by *for*, *as*, *since*, etc.

*Example:* Be careful, for the lesson is difficult.

5. To separate elements of a sentence that are grammatically independent or parenthetical.

*Example:* I wish, however, to make one additional statement. The position, on the other hand, is open.

6. After *namely*, *for example*, *that is*, *as*, when introducing enumerations.

*Example:* Three new science departments were established in the school; namely, physical education, chemistry, and geology.

7. To set off nouns in apposition.

*Example:* Mr. Dupraw, the World's Champion Shorthand Writer, won the championship at the age of nineteen.

8. To separate words or phrases in a series. (See Example 6.)

9. To separate contrasted expressions.

*Example:* It is my wish, not my teacher's, to complete this course.

**NOTE:** Like the period, the comma goes inside the quotation mark.

# MODEL LETTER FORMS

## FENWICK FURNITURE COMPANY

892 Jefferson Street  
RICHMOND, VIRGINIA

Office of  
JAMES T. RAYMOND  
SALES MANAGER

December 31, 1935

Mr. Jasper Morley  
13 West Tabb Street  
Petersburg, Virginia

My dear Mr. Morley:

In your next sales meeting, please arrange to discuss at length the newest number on our line, namely, the dining table with two folding extension leaves. It is by far the strongest and most beautiful of our entire selection of dining tables.

Of particular interest is the feature of concealing the extra leaves between the slides, thus eliminating the necessity of going to the basement or attic for them.

For detailed information and prices, read page 4 of our Sales Manual.

Yours very truly,

James T. Raymond

JTR HR

ILLUSTRATION OF A MEDIUM-LENGTH LETTER.  
(From "Gregg Typing," Complete Edition.)





## THE HINDE & DAUCH PAPER CO.

CORRUGATED FIBRE BOXES AND PACKING MATERIALS  
SANDUSKY, OHIO

April 20, 193-

In answering, refer  
to file number  
RP 1586-OD

Roth, Porter & Company  
368 Market Street  
Poughkeepsie, New York

Gentlemen. Attention: Mr. Bentley

We have not received an answer to our letter of April 8,  
from which we quote:

"We greatly appreciate the order of April 6,  
which you placed with our representative, Mr. King,  
for 260 corrugated containers, size 23 x 9 x 9.

"Our records indicate that we have not manu-  
factured this size box for you before, and we feel,  
therefore, that your interests will be better served  
by the submission of a sample. We are sending you  
a box, and urge that you pack in it the articles for  
which it is intended.

"When you report as to whether or not the size  
is satisfactory, we should also appreciate knowing  
if this is your regular twenty-loaf bread box. We  
will make shipment promptly upon receipt of your  
reply."

As we understand that you want these boxes shipped to  
you at once, we should appreciate hearing whether or not the  
size of the sample sent you was satisfactory. We hold our-  
selves in readiness to give this matter our prompt attention  
upon receipt of your decision.

Very truly yours,

WKH FL

Walter K. Huntington

ILLUSTRATION OF A LETTER CONTAINING A QUOTATION.

(From "Gregg Typing," College Edition.)

**THE MARTIN MOTOR CAR CORPORATION**

**MOUNT VERNON : NEW YORK**

**GORDON C. ALLESON, Manager**

**October 1, 1935-**

**Mr. Fred R. Gamble  
661 North Terrace Avenue  
Mount Vernon, New York**

**Dear Mr. Gamble:**

It has been our pleasure to service your car on many occasions. Now that winter is approaching, let us remind you that, to get the best satisfaction out of your driving, your car should be checked up carefully to see that all the following features are functioning properly:

1. **MOTOR.** Change the motor oil every three hundred miles. When the carburetor and the ignition system are in good condition, proper use of the choke rod on the instrument board will make starting easy, and will save the battery
2. **REAR AXLE AND TRANSMISSION.** A heavy grease in the rear axle will not give sufficient lubrication to the pinion bearings. The old grease in the transmission and the differential should be flushed out, and new light grease put in for winter use
3. **COOLING SYSTEM.** The radiator should be thoroughly cleaned by flushing before alcohol or other antifreezing mixture is put in. Many antifreezing compounds are unsatisfactory. Alcohol is much better. Be sure to get the proper amount of alcohol for different temperatures. An automatic radiator shutter, or winter front, is a desirable accessory even though antifreezing fluids are used. It saves gas and keeps the motor heated to the proper degree for the most efficient operation.
4. **BRAKES** Brakes should be equalized. On slippery and wet days, skidding is more likely to occur with an uneven adjustment
5. **CARBURETOR** For winter use, the carburetor should have a somewhat richer mixture. The shutter on the air horn should be closed so as to draw only warm air from around the exhaust manifold. On Model A cars, the bleeder well and the hot-spot plate should be adjusted for winter temperatures

**ILLUSTRATION OF THE FIRST PAGE OF A TWO-PAGE LETTER.  
(From "Gregg Typing," Complete Edition.)**

2--Fred R. Gamble, Oct 1, 193-

The choke valve should be inspected to see that it is tightly closed when the choke button is pulled out. By choking the motor till it stops and then turning off the ignition as you are putting your car away, quick starting will be facilitated when you are ready to use it again.

6. BATTERY. The battery should be tested frequently and kept well charged (hydrometer reading, 1275 to 1300). A battery half charged (hydrometer reading, 1200) will not freeze and break in a temperature above 17 degrees below zero. If only one-quarter charged, it will freeze in a temperature of zero. Hard and frequent starting as well as short distances of travel will run the battery down. Be sure to have the battery inspected frequently and charged when needed.

7. IGNITION. To insure easy starting and maximum power, the spark plugs and breaker points should be cleaned and adjusted. The electrical connections should be gone over very carefully and tightened.

8. TIRES. Smooth treads are responsible for many accidents. Such tires should be replaced.

9. BODY FINISH. Winter weather places a heavy burden on the finish of your car. A thorough simonizing job is necessary to protect it and to keep your car looking "fit."

10. TIGHTENING. You will get far more satisfaction out of driving if all rattles are eliminated by a thorough tightening job.

11. STORAGE. We have space for a few cars, for winter storage, in our dry and heated garage, should you wish to store your car for the winter. We will put the car in proper condition for storing.

We are making special prices for winter conditioning during the month of October. May we serve you?

Very truly yours,

Gordon G. Allison  
MT

ILLUSTRATION OF THE SECOND PAGE OF A TWO-PAGE LETTER.  
(From "Gregg Typing," Complete Edition.)

## LIST OF NAMES AND ADDRESSES

### To Be Used in Transcribing the Letters in This Text

The names and addresses in this list are composed of:

1. The most frequently used surnames and Christian names of men and women in the large cities of the United States. These names will be found written in shorthand in the "Key to Gregg Speed Studies," pages 179-182. Other names were added to give a complete alphabetical distribution of 160 divisions.

2. Well-known street addresses in the leading cities of the United States. The entire lot of over 260 addresses were shuffled and used without regard to the cities from which they were selected.

3. Important cities in every state and territory of the United States.

Many teachers will prefer to use appropriate local names and addresses. The preparation of such a list is an interesting and valuable student project.

The numbers preceding the names and addresses refer to the letter numbers of the text.

### SECTION 1

1. Mr. Joseph Ames, 320 Pine Avenue, Berkeley, California.
12. Mr. Charles Crowley, 25 Broad Street, Birmingham, Alabama.
13. Mr. William Becker, 431 Metropolitan Avenue, Akron, Ohio.
14. Mr. Harold Clarke, 570 Broadway, Albany, New York.
15. Mr. Frederick Cooper, 310 Washington Street, Allentown, Pennsylvania.
16. Mr. Leonard Adams, 95 North Avenue, Buffalo, New York.
17. Mr. Duncan Anderson, 718 State Street, Erie, Pennsylvania.
31. Mr. Raymond Fitzgerald, 100 MacDougal Street, New Bedford, Massachusetts.
32. Mr. Francis Graham, 53 Continental Avenue, Youngstown, Ohio.
33. Mr. Gilbert Ahland, 50 North Garfield, Pasadena, California.
34. Mr. Edward A. Baker, 1065 Manchester Street, St. Paul, Minnesota.
35. Mrs. Dorothy M. Barry, 75 Whitney Street, Detroit, Michigan.
37. Mr. David Callaghan, 800 Union Street, New Orleans, Louisiana.
38. The Fox Printing Company, 351 Wadsworth Place, Nashville, Tennessee.

39. Mrs. Margaret Hamilton, 1025 Lexington Avenue, Winston-Salem, North Carolina.
40. Mr. Norman L. Burke, Press Building, Washington, D. C.
41. The A. C. Herrman Company, Broad and Eighth Streets, Atlanta, Georgia.
42. Mr. George Griffiths, 135 East Wisconsin Avenue, Milwaukee, Wisconsin.

## SECTION 2

44. Mr. Oliver P. Scott, 22 Green Avenue, Butte, Montana.
56. Mr. Norman L. Davidson, 56 North Main Street, Fall River, Massachusetts.
57. Furnace and Brown, 500 North Stanton Street, Dallas, Texas.
58. Mr. Matthew A. Harrison, 200 Fifteenth Avenue, West, Seattle, Washington.
59. Miss Elizabeth H. Baker, 300 Pillsbury Street, Manchester, New Hampshire.
60. Mr. Walter P. McLean, 35 Brockman Street, Los Angeles, California.
61. Mr. Godfrey A. Barry, 103 Tower Street, South Bend, Indiana.
73. Mr. Nicholas Donovan, 915 Florida Avenue, Tampa, Florida.
74. The Garland Manufacturing Company, 75 Cosden Street, Tulsa, Oklahoma.
75. Mr. Benjamin Jackson, 600 Kansas Avenue, Wichita, Kansas.
76. Mr. Louis Bennett, 500 Fifth Avenue, New York, New York.
77. Canfield and Smith, 720 Perry Street, Hartford, Connecticut.
78. Miss Catherine Brennan, 240 Virginia Avenue, Indianapolis, Indiana.
80. Mr. Clarence T. Edwards, 622 Davidson Street, Sioux City, Iowa.
81. Mr. Rudolph Johnston, 95 Tyler Street, Louisville, Kentucky.
82. The Essex Motor Company, 14th and M Streets, Lincoln, Nebraska.

## SECTION 3

85. Mr. Edgar S. Martin, 15 Banks Street, Reno, Nevada.
100. Mr. Roy Samson, 44 Whitehall Street, Chicopee, Massachusetts.
101. Mr. Edwin R. Nelson, 365 Halifax Street, Burlington, Vermont.
102. Mr. James H. Campbell, 1300 East Fifth Street, Cheyenne, Wyoming.
103. The H. K. Porter Company, 506 Miller Street, Scranton, Pennsylvania.
116. Mr. Nathan Quinn, 225 Fourth Avenue, Phoenix, Arizona.
117. Mr. Hugh T. Simpson, 750 Barnam Street, Bridgeport, Connecticut.
118. Mr. Rupert Cameron, 10 State Street, Honolulu, Hawaii.
119. The Universal Sales Company, 124 Central Avenue, Balboa, Canal Zone.

- 121. Armando Yara and Sons, 300 Isabel Street, San Juan, Porto Rico.
- 122. Mr. Oscar Strong, 15 Central Square, Cambridge, Massachusetts.

### SECTION 4

- 125. Mr. Thomas Kennedy, 580 Metropolitan Avenue, Oklahoma City, Oklahoma.
- 138. Armstrong and Galbraith, Inc., 417 Fulton Street, Chicago, Illinois.
- 139. Mr. Clarence Hunter, 225 Bergen Avenue, Jersey City, New Jersey.
- 140. Atherton and Currier, Inc., 744 Fourth Avenue, Norfolk, Virginia.
- 141. Mr. Herbert Schmidt, 403 Burdett Avenue, Springfield, Massachusetts.
- 142. Mr. Benjamin Tweed, 2025 North Grove Street, Wilmington, Delaware.
- 146. Mr. Albert E. Daly, 145 West Street, Portland, Oregon.
- 157. Mr. Albert E. Daly, 145 West Street, Portland, Oregon.
- 158. Board of Education, Administration Building, Bellefield Avenue at Forbes Street, Pittsburgh, Pennsylvania.
- 159. Fahnestock and Company, 330 South Adams Street, Peoria, Illinois.
- 160. Mrs. Ida Flowers, 130 Flagler Street, Miami, Florida.
- 162. Fullerton and Sons, 600 Madison Avenue, Salt Lake City, Utah.
- 163. Mr. Gilbert L. Carter, 157 Howard Street, Spokane, Washington.

### SECTION 5

- 167. Ball and Williams Company, Superior and Madison Streets, Toledo, Ohio.
- 183. Mr. Lawrence Bassett, Fifth and Main Streets, Cincinnati, Ohio.
- 184. Dillon and Jones, 75 Powell Street, New Haven, Connecticut.
- 185. The Relay Motor Company, 400 Broad Street, Newark, New Jersey.
- 186. Mr. Alfred Connell, 73 Thompson Street, Rochester, New York.
- 187. Miss Adeline MacKean, 7 Monroe Avenue, Little Rock, Arkansas.
- 199. The Andrew Copeland Company, 115 Plymouth Avenue, Minneapolis, Minnesota.
- 200. The W. H. Gordon Company, 145 Peachtree Street, Memphis, Tennessee.
- 201. Mr. Roger Hall, 700 Van Buren Street, Kansas City, Kansas.
- 202. Mr. Andrew Larsen, 219 South Tyron Street, Charlotte, North Carolina.

### SECTION 6

- 206. Mr. Hubert L. Fisher, 10 East 14th Street, Omaha, Nebraska.
- 219. Mr. Arthur P. Jones, Farrington Block, Waterbury, Connecticut.
- 220. Mr. Robert R. Murdock, 211 Sherman Avenue, Baltimore, Maryland.
- 221. King and Kerr, 110 Congress Street, Portland, Maine.

- 222. Mr. Howard T. Blanchard, 132 West Ocean Boulevard, Long Beach, California.
- 223. Mr. Abraham Moore, 189 Audubon Avenue, St. Joseph, Missouri.
- 224. Mr. Michael O'Brian, 20 Public Square, Canton, Ohio.
- 235. The C. L. Hoffman Company, 810 East Midland Street, Flint, Michigan.
- 236. Mr. Adolph Grant, 173 Sycamore Street, Huntington, West Virginia.
- 237. Mrs. Caroline Doyle, 312 Langley Street, Providence, Rhode Island.
- 238. The T. Eaton Company, 190 Yonge Street, Toronto, Ontario, Canada.
- 240. The Daniel F. Egan Company, 607 Pierce Street, Des Moines, Iowa.
- 241. Mr. Arthur Brady, 75 Montgomery Avenue, Denver, Colorado.
- 242. Mr. Albert E. Brown, 819 Saginaw Street, Lansing, Michigan.

### SECTION 7

- 245. Mr. Felix Cohn, 265 Harrison Avenue, Trenton, New Jersey.
- 257. Mrs. Gertrude Dunne, 11 Kean Street, Elizabeth, New Jersey.
- 258. Mr. Rupert Healy, 10 Houston Street, San Antonio, Texas.
- 259. Mr. Ernest McDonald, 601 Church Street, Knoxville, Tennessee.
- 260. Mr. Morris B. Miller, 1318 Eleventh Avenue, Altoona, Pennsylvania.
- 261. Samuel Lynch and Company, 107 Falls Street, Niagara Falls, New York.
- 276. Mr. Owen Stewart, 800 Union Street, Shreveport, Louisiana.
- 277. Mr. Jacob Shaw, 116 Martin Street, Fort Worth, Texas.
- 278. The Philip W. Wilson Co., 63 Market Street, Sioux Falls, South Dakota.
- 279. Mr. Samuel Walker, 700 Exchange Street, Lewiston, Maine.
- 280. Mr. Louis V. Mitchell, 15 Water Street, Mobile, Alabama.
- 281. Mr. Patrick Draper, 199 Broad Street, Boise, Idaho.
- 283. Mr. Vincent A. Robertson, 300 East Orange Street, Cumberland, Maryland.
- 284. Mr. Stephen Blair, 485 Wilson Street, Jackson, Mississippi.

### SECTION 8

- 287. Mr. Rufus Frank, Sixth and Penn Streets, Reading, Pennsylvania.
- 299. Mr. Daniel R. Fry, 335 Market Street, San Francisco, California.
- 300. Mr. Hugo P. Long, 111 Harrison Avenue, Camden, New Jersey.
- 301. Mr. Edmond S. Renshaw, 702 Forsyth Avenue, Fort Wayne, Indiana.
- 302. Mr. Louis A. Leslie, 250 South Broadway, Yonkers, New York.
- 303. Mr. Louis A. Leslie, 250 South Broadway, Yonkers, New York.
- 304. John A. McAdams and Sons, 1700 State Street, Syracuse, New York.

305. The L. E. Lamb Company, 1200 Division Street, Grand Rapids, Michigan.
306. Madden and McDonald, 212 Fifth Street, Rockford, Illinois.
307. Mr. Eugene F. Miller, 807 West Sprague Street, Tacoma, Washington.
308. Mr. Mark B. Hughes, 14 Spring Street, Cleveland, Ohio.
309. Mr. L. F. Russell, 800 Leonard Street, Saginaw, Michigan.
310. Mr. Adam L. McKenzie, 19 West Eighth Street, Bayonne, New Jersey.
312. Charles E. Mead and Company, 15 Chatham Square, Boston, Massachusetts.
313. Meekin Brothers, Eighth Avenue and Race Street, Dayton, Ohio.
314. Mr. Peter A. Farmer, 701 Beach Street, Evansville, Indiana.
315. Mr. Anthony Taylor, 80 Portage Avenue, Winnipeg, Manitoba, Canada.
317. Mr. Julian P. Hodges, 5620 Empire State Building, 34th Street and Fifth Avenue, New York, New York.
318. Mr. Thomas E. Nolan, 715 Prairie Avenue, Houston, Texas.
319. Miss Phyllis L. Ryan, 265 Greenwich Avenue, Schenectady, New York.

## SECTION 9

322. The Pure Oil Company, 1100 North Stanton Street, El Paso, Texas.
333. Mr. John Baker, 600 Grand Avenue, Gary, Indiana.
334. Mr. Nathaniel Snyder, 210 Walnut Street, Harrisburg, Pennsylvania.
335. The Henry Staten Company, 801 Broad Street, Chattanooga, Tennessee.
336. William F. Geer and Company, 477 Essex Street, Lawrence, Massachusetts.
337. The Nassau Sales Corporation, 450 Bank Street, Richmond, Virginia.
338. The John S. Brock Company, 368 Bay Street, Lexington, Kentucky.
339. Jonathan Parker and Company, 335 South Market Street, Sacramento, California.
340. The Pierce Sales Company, 25 Broad Street, St. Louis, Missouri.
341. The Rufus I. Kling Company, 53 Long Street, Columbus, Ohio.
342. The Phillips Motor Company, 179 South First Street, San Diego, California.
343. Mr. Arthur S. Sullivan, 55 Eighth Street, Savannah, Georgia.
344. Thompson and Turner, 2245 Webster Street, Paterson, New Jersey.
345. The Ward and Colby Company, 2000 Market Street, Philadelphia, Pennsylvania.
346. Mr. George Wright, 369 Arnold Street, Worcester, Massachusetts.
347. Mr. Charles Wood, 19 Grove Street, Utica, New York.
348. The A. G. Plant Company, 246 Merrimade Street, Lowell, Massachusetts.



349. The Cumberland Oil Company, 32 Grovenor Street, Pawtucket, Rhode Island.  
351. Mr. W. F. Dean, 320 East 14th Street, Oakland, California.

### SECTION 10

353. The F. A. Percy Company, 691 Hudson Street, Manila, Philippine Islands.  
363. Mr. Robert R. Packard, 111 Williams Street, Great Falls, Montana.  
364. Mr. Alfred O'Neil, Third and Lead Streets, Albuquerque, New Mexico.  
365. Mason and Fineberg, 315 Bank Street, Wilkes-Barre, Pennsylvania.  
367. Mr. Edward A. Prentiss, Anchorage, Alaska.  
368. Mr. James C. Darrow, 1301 College Street, Hagerstown, Maryland.  
369. Lewis, Tibbets and Rand, 602 Patterson Avenue, Fresno, California.  
370. The Gordon F. Sperry Company, 35 American Avenue, Glendale, California.  
371. Mr. Charles K. Rogers, 58 Logan Street, New Britain, Connecticut.  
373. Mr. Donald I. Martell, 45 West San Fernando Street, San José, California.

### SECTION 11

374. The Ronald Manufacturing Company, 2326 Avenue B, Galveston, Texas.  
383. The Frank B. Roth Company, 310 Monroe Avenue, Roanoke, Virginia.  
384. Louis A. Sacks Company, 83 St. Marys Street, Waco, Texas.  
385. The Charles F. Samson Company, 148 North Avenue, New Rochelle, New York.  
386. Mr. Murray Schoen, 33 Cannon Place, Troy, New York.  
387. Mr. Milton A. Selig, 219 South Tryon Street, Asheville, North Carolina.  
388. Mr. Morris B. Thomas, 19 Henry Street, Durham, North Carolina.  
389. Daniel Shields and Company, 212 South Second Street, Hamilton, Ohio.  
390. The Robert Silvers Company, 517 West Market Street, Greensboro, North Carolina.  
391. The Charles A. Smith Company, 140 North Third Street, Lakewood, Ohio.  
392. Mrs. Mildred N. Tower, 79 East State Street, Cleveland Heights, Ohio.  
393. Mr. Arthur R. Mason, 95 Jamison Block, York, Pennsylvania.  
395. Mr. Harvey P. Vaughn, 931 King Street, Columbia, South Carolina.

### SECTION 12

398. Mr. David I. Armstrong, 35 New Derby Street, Springfield, Ohio.

- 410. Mr. Carter Phelps, 158 Northampton Street, Bethlehem, Pennsylvania.
- 411. Mr. Howard O. Weaver, 1401 Tribune Building, Johnstown, Pennsylvania.
- 412. The Wells and Newton Company, 261 Wilson Avenue, Austin, Texas.
- 413. Mr. Matthew White, 114 Delaware Avenue, Chester, Pennsylvania.
- 414. Mr. Harold L. Winston, 15 Western Avenue, Beaumont, Texas.
- 415. Mr. Andrew Wickham, 8 Liberty and Mary Streets, Lancaster, Pennsylvania.
- 416. Mr. Carl D. Field, 152 Walnut Street, McKeesport, Pennsylvania.
- 417. Mr. Ralph R. Wolfe, 210 Sycamore Street, Charleston, West Virginia.
- 421. Mrs. Constance V. Brown, 912 West Fernald Street, Huntington, West Virginia.
- 422. Russell H. Wray and Company, 401 Regner Street, Kenosha, Wisconsin.
- 423. The Norman F. Olson Company, 15 North Union Street, Wheeling, West Virginia.
- 425. Mr. Leon Madison, 265 Carpenter Street, Madison, Wisconsin.
- 426. Mrs. Beatrice La Dow, 507 Park Avenue, Racine, Wisconsin.
- 427. Morris and Henderson, 190 Fourth Avenue, Los Angeles, California.
- 428. The George A. Johnson Company, 19 Raymond Street, Stockton, California.
- 429. Mrs. Mildred Dennis, 444 King Street, Alameda, California.

### SECTION 13

- 432. Mr. Andrew O'Brien, 15 South First Street, Santa Barbara, California.
- 443. Mr. Ralph Abrams, 43 Houston Street, Tucson, Arizona.
- 444. Mr. Herman Berman, 15 Water Street, Bessemer, Alabama.
- 445. Mr. Joseph Ferguson, 43 John Street, Montgomery, Alabama.
- 446. Mr. H. M. Clements, 310 Madison Street, Hot Springs, Arkansas.
- 447. Mrs. Barbara Munro, 179 Reade Street, Gadsden, Alabama.
- 448. The Credit Exchange Corporation, 240 Commerce Street, Burlington, Iowa.
- 449. Mr. James Duffy, 88 Lowell Street, Helena, Montana.
- 450. Mrs. Florence Shea, 45 Mason Street, Bakersfield, California.
- 451. Mrs. Edith M. Foley, 15 Meriden Street, Bristol, Connecticut.
- 453. Mr. Harold Raymond, 95 Elwood Street, Arlington, Massachusetts.
- 454. The William Gunn Corporation, 60 Prospect Street, Meriden, Connecticut.
- 455. Mr. John S. Lewis, 122 Greene Street, Fargo, North Dakota.

- 456. The J. L. Hanson Company, 24 Colony Street, Middletown, Connecticut.
- 457. The McAlpin Supply Company, 59 Henry Street, Rutland, Vermont.
- 458. The James Henderson Company, 346 Chapman Street, El Centro, California.
- 459. The Lawrence Hellman Company, 116 Hampton Street, Newport News, Virginia.
- 460. Mrs. Cynthia Lowrie, 403 Howard Street, Everett, Washington.
- 461. The H. J. Namm Company, 290 Third Street, Appleton, Wisconsin.
- 462. The Philip L. Liebman Company, 35 Wells Street, Fond du Lac, Wisconsin.
- 463. Mr. Warren Piper, 256 Main Street, Green Bay, Wisconsin.
- 464. The Kohl Manufacturing Co., 14 Johnson Building, Amarillo, Texas.
- 467. Mr. Hubert I. James, 16 Capitol Street, Wichita Falls, Texas.

#### SECTION 14

- 469. Mr. Harvey C. Stafford, 160 South First Street, Santa Monica, California.
- 480. Mr. William R. Hope, 200 North First Street, San Bernardino, California.
- 481. Mr. Leonard I. Marsh, 517 Laura Street, Jacksonville, California.
- 482. Mr. Joseph S. Brown, 50 Chambers Street, Colorado Springs, Colorado.
- 483. Mr. Arthur B. Scott, 26 East King Street, Pueblo, Colorado.
- 484. Mr. Frank J. Bickel, Broad and Eighth Streets, Augusta, Georgia.
- 485. Mr. Edgar E. Boyd, 214 Lanier Street, Macon, Georgia.
- 486. Mr. Monroe Alexander, 80 Church Street, Charleston, South Carolina.
- 487. Mr. Arnold L. Martin, 65 Lenox Avenue, Cicero, Illinois.
- 488. Mr. Warren Case, 92 Adams Street, Decatur, Illinois.
- 489. Mr. Oscar Kaufman, 25th and State Streets, East St. Louis, Illinois.
- 490. Mr. Henry G. Roberts, 270 Adams Street, Oak Park, Illinois.
- 491. Mr. Elgin A. Mitchell, 151 Armstrong Avenue, Springfield, Illinois.
- 492. Mr. Clifford J. Peterson, 801 West Chicago Avenue, East Chicago, Indiana.
- 493. Mr. Russel L. Cecil, 600 Chamber Street, Hammond, Indiana.
- 494. Mr. Edwin W. Newton, 95 Palmer Avenue, Cedar Rapids, Iowa.
- 495. Mr. Herman C. Charles, 410 Brady Street, Davenport, Iowa.
- 496. Mr. Francis Connor, 812 Jackson Street, Topeka, Kansas.
- 497. Mr. Paul Mills, 65 Columbia Street, Covington, Kentucky.
- 498. Mr. Julius Cirillo, Elms Block, Brockton, Massachusetts.

## SECTION 15

500. Mr. Albert A. Collins, High and Cabot Streets, Holyoke, Massachusetts.  
512. Mr. Murray G. Jenkins, 332 Ashley Avenue, Malden, Massachusetts.  
513. Mr. Lewis E. Dial, 600 High Street, Medford, Massachusetts.  
514. Mr. David Burns, 619 County Street, Newton, Massachusetts.  
515. Mr. Stanley C. Gilbert, 35 New Derby Street, Quincy, Massachusetts.  
516. Harry F. Guest and Company, 19 Rector Street, Somerville, Massachusetts.  
517. Mr. Herbert S. Hastings, 59 Leonard Street, Columbus, Georgia.  
518. The Curtis K. Hicks Company, 709 Midland Street, Dearborn, Michigan.  
519. Mr. C. Bryce Little, 300 Washington Avenue, Hamtramck, Michigan.  
520. Mr. Isaac W. Horn, 16 Charles Street, Highland Park, Michigan.  
521. Mr. Thomas A. Stone, 714 Division Street, Jackson, Michigan.  
522. Mr. Claud R. Allen, 26 Webster Street, Kalamazoo, Michigan.  
523. The Herbert E. Ingram Company, 345 Reade Avenue, Pontiac, Michigan.  
524. Mr. Thomas F. Keating, 1100 Lenox Avenue, Springfield, Missouri.  
525. Mr. Daniel Nugent, 55 MacDougal Avenue, Duluth, Michigan.  
526. Mr. Walter Hyatt, 178 Barclay Street, East Orange, New Jersey.  
527. Mr. Arthur L. Walker, 209 River Street, Hoboken, New Jersey.  
528. George Kramer and Son, 172 Myrtle Avenue, Irvington, New Jersey.  
529. Mr. M. A. McNamara, 500 Decatur Street, Passaic, New Jersey.  
530. The F. T. Richmond Company, 50 South Fourth Avenue, Mount Vernon, New York.  
531. Mr. Fred H. Ralston, 213 McKinney Avenue, Port Arthur, Texas.  
532. Mr. Mason H. Hicks, 966 Bergenline Avenue, Union City, New Jersey.

## SECTION 16

533. Mrs. Isabelle Amberg, 5 Grafton Avenue, Jamestown, New York.  
534. The Irving Courts Company, 27 Mulberry Street, La Crosse, Wisconsin.  
535. Mr. Perry P. Watson, 33 Metropolitan Avenue, Muskogee, Oklahoma.  
536. Mr. Roy Curtis, 15 Park Avenue, Rome, New York.  
538. Russell Williams and Company, Third and Spring Garden Streets, Easton, Pennsylvania.  
539. Mr. Raymond L. Winslow, 107 Rose Court, Muncie, Indiana.  
540. Mr. Chester McNally, 304 General Building, Johnson City, Tennessee.  
541. Mr. David T. Henry, 53 Carter Street, Laredo, Texas.  
542. Mr. Henry R. Hare, 1010 Atwater Avenue, Montreal, Quebec, Canada.  
543. Mr. Clifford Young, 119 Decatur Avenue, Clarksburg, West Virginia.

- 544. The Charles Meadow Company, 75 Front Street, Casper, Wyoming.
- 545. Louis R. Lyons and Company, 195 Sherbrooke Street, West, Montreal, Quebec, Canada.
- 546. Mr. Guy P. Anderson, 116 Nassau Street, Lynchburg, Virginia.
- 547. Mr. Edmond Macy, 285 College Street, Evanston, Illinois.
- 548. Mr. Paul J. McEwen, 60 Prospect Street, Stamford, Connecticut.
- 549. Mr. Carl F. Nielson, 25 Arch Street, Norwalk, Connecticut.
- 550. Mr. Frederick Pope, 106 West Main Street, Aurora, Illinois.
- 551. The John R. Salmon Company, 39 North Washington Street, Danville, Illinois.
- 552. The Harvey B. Landis Company, 7 North Street, Pittsfield, Massachusetts.
- 553. Mr. Arnold Lehman, 316 Central Avenue, White Plains, New York.
- 554. H. L. Purdy and Company, 173 Palm Avenue, Pensacola, Florida.
- 555. The Samuel Plummer Corporation, 354 Orrington Avenue, Elgin, Illinois.
- 556. The Lawrence Shiff Company, 225 St. James Street, St. Petersburg, Florida.
- 557. Mr. John A. Wade, 129 Davis Street, Joliet, Illinois.
- 558. Mr. Robert S. Fleming, 93 Queen Street, Ottawa, Ontario, Canada.
- 559. Mr. Davis L. Flynn, 101 Escolta, Batangas, Philippine Islands.

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